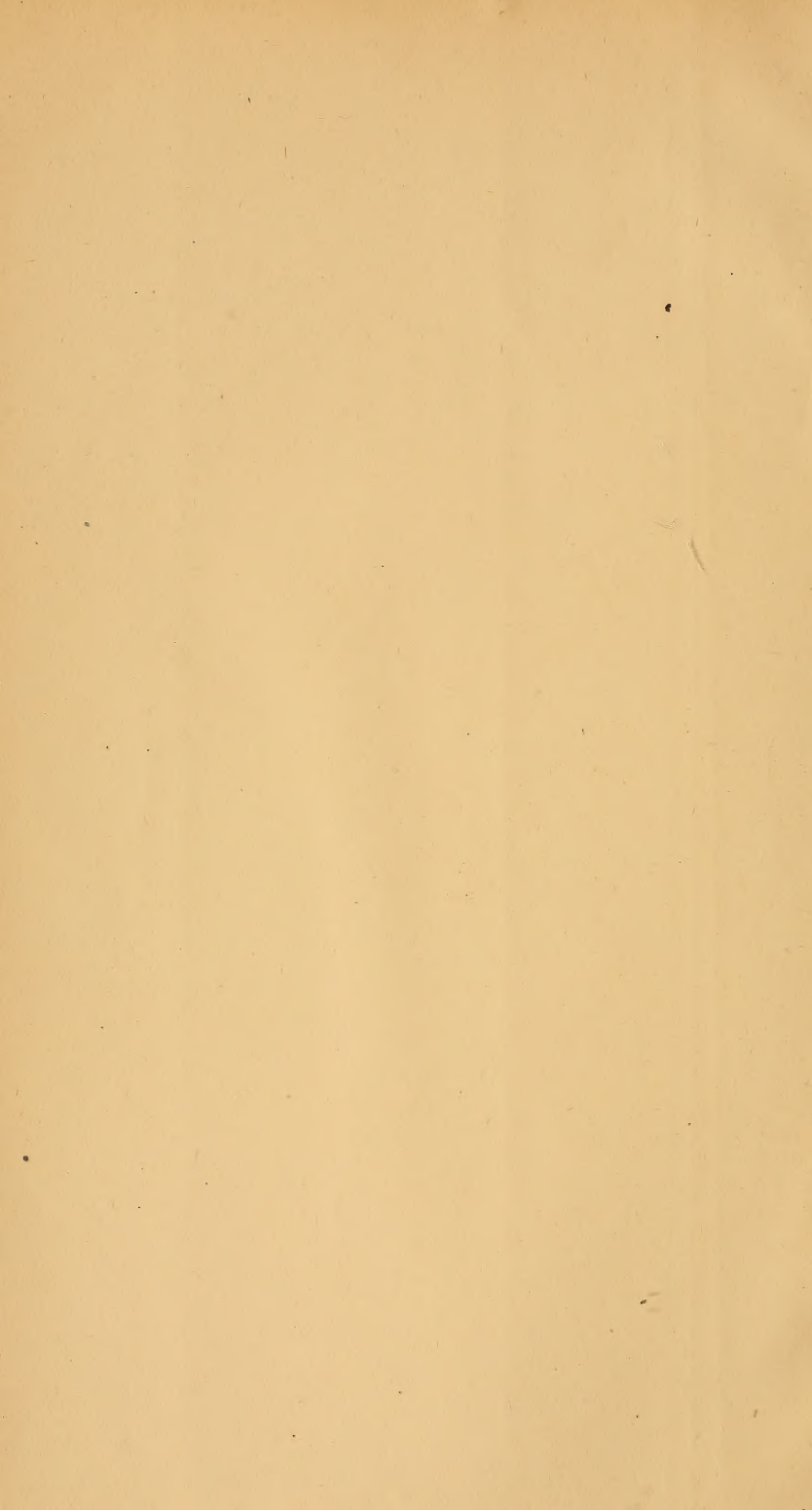


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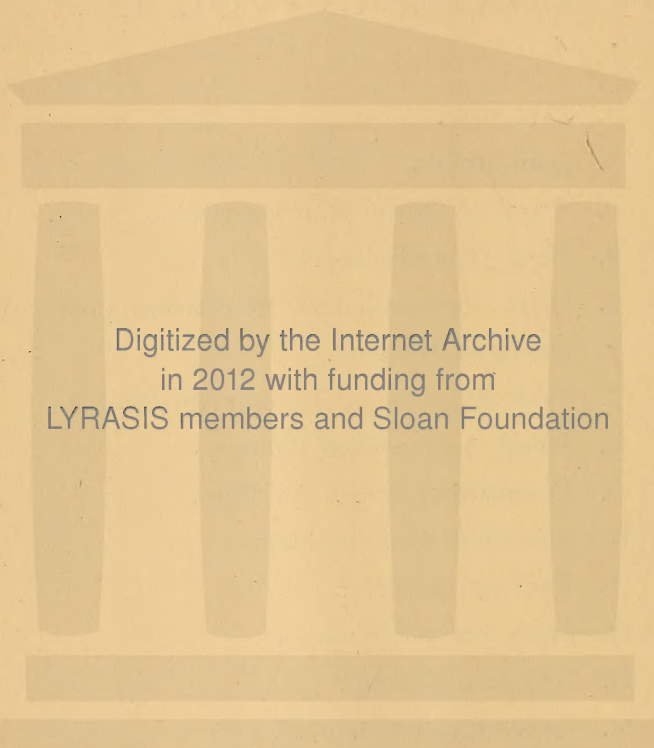
HARTFORD
1896

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REPORT
OF THE
BOARD OF EDUCATION

OF THE
State of Connecticut

SUBMITTED TO THE GOVERNOR

MARCH 31, 1896

TOGETHER WITH

The Report of the Secretary of the Board

HARTFORD, CONN.
Press of The Case, Lockwood & Brainard Company
1896

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OF THE

State Board of Education

1896

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CHARLES D. HINE, Hartford

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Room 42, CAPITOL, Hartford

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REPORT
OF
THE BOARD OF EDUCATION
TO THE GOVERNOR.

This Board, by the law establishing it, is required to make a report annually of the condition and progress of the public schools of the State. In fulfilment of this duty, we transmit herewith the Report of the Secretary of the Board, in which will be found much matter of great interest.

That part of the Report which is intended to aid in the planning of schoolhouses contains suggestions concerning heating and ventilation which seem to us to be greatly needed. In transmitting what is said on this subject by our Secretary, we desire, as a Board, to express the hope that the legislature will adopt some regulations sufficient to ensure a proper provision for ventilation in all school-buildings hereafter constructed. This would be doing no more than has been done in other States and countries with beneficial results.

In existing school-buildings, also, positive provisions for ventilation might well be required. In the cheapest schoolhouses of the State it is possible to avoid the poisoning of children by impure air, without imposing unreasonable expense upon tax-payers. Such simple methods of ventilation as are described on pages 221

and 222 of the accompanying report of the Secretary, are within the means of even the poorest school districts.

In some way or other ventilation should be ensured in every schoolroom in the State. Children cannot thrive in a closed room, where the same air is breathed over and over again for several hours.

We invite especial attention to that part of the Report transmitted herewith which relates to the schools of Tolland County. It is a continuation of the reports heretofore made concerning the schools of New London, New Haven, and Fairfield counties. The facts now presented are the results of a systematic examination of every school in Tolland county. Anyone familiar with schools will be able, from the material carefully gathered by the agents of the Board, to judge for himself as to the general condition of education in a large number of the towns of this State.

There was a time when the people of Connecticut could contentedly compare their schools with the public schools of other countries. Since that time, however, great progress has been made elsewhere in the development of public education, while the people of Connecticut, flattered by the praise of De Tocqueville and others, have been so certain of the superior quality of their schools as to relax their efforts for improvement. To-day, in the opinion of competent judges, the schools of Connecticut, although on the average as good as those in other parts of the United States, are not as good as the schools of several countries of Northern Europe.

We can see no escape from the conclusion that, while there are many good schools here and there throughout

the State, the average quality of the teaching in our public schools is unnecessarily bad. It is disagreeable to us to say this, but we feel constrained to express our opinion unreservedly, because there can be no reasonable expectation of improvement until the self-satisfaction felt by our people is exchanged for a just and critical estimate of the actual condition of their schools.

We fear that it may take a long time to get the general public to recognize the nature and extent of the shortcomings of our schools, and that some suggestions of reform which we should like to make would now be premature. We venture, however, to make one suggestion which we deem of radical importance.

In our view, it is a fundamental defect of our common school system that there is no proper supervision of the teachers. Few persons are likely, unless they have had extensive opportunities for comparing schools, to realize how great a change in the character of a school may be brought about through a watchful supervision of the teacher's work. Yet any business man, who knows the necessity of having foremen in every shop, can conceive it to be at least possible that a similar necessity may exist in a system of schools. In reality, the necessity is distinctly greater in schools than it is in ordinary shops. There are more ways to go wrong, for teachers, than for operatives in modern factories, because the work of the teachers is more varied and complex. It is harder for the ordinary teacher than for the ordinary mechanic to know what to do, and how to do it. It is more difficult to develop to their highest capacities the minds and characters of a number of children, than it is to do even the high grades of mechanical work.

We shall not undertake to state at this time what we consider to be the reasonable ideals of public school

education, which ought to be attained before we allow ourselves to be satisfied with our schools; and, therefore, we cannot discuss the whole possible effect of a proper supervision of teachers. We shall content ourselves with illustrating the need of supervision in certain branches of school work whose practical importance is undisputed.

Of 1,031 children over 10 years of age in Tolland County examined in the writing of English by Mr. Warren, 649 failed to begin sentences with capital letters. Of 205 children 11 years of age, 105 failed to use the period correctly. It would be unjust to the teachers of the schools examined to suppose that they are not able to teach children to use capital letters and marks of punctuation. It is to be hoped that there is not a single teacher in Tolland County who is incapable of doing this. The truth is, that the teachers, being left to themselves, have been spending their time in trying to do other work of much less importance, or else that they need some simple practical suggestions as to the kind of drill best fitted to develop in children the habit of writing simple English correctly.

It is easy to exaggerate the importance of spelling, but, after all, school work is not satisfactorily done, unless children learn to spell such a common word as Wednesday. It is a difficult word to spell, but there is no child, not idiotic, who cannot be taught it. Yet among 265 children (all over 12 years old) who tried this word, 126 failed to spell it correctly.

Arithmetic is, perhaps, next to spelling, that one of the common studies in which it is easiest to secure good teaching. There are probably very few of the teachers in Tolland County who could not be shown how to rapidly produce good results in number-work, yet, as things now are, they are certainly doing poor work in arithmetic. Let us examine, for example, the results of the tests in the

first town we turn to, i. e. on page 304. No children under 9 years of age were found able to add together $\frac{1}{2}$ and $\frac{1}{4}$. Out of 82 children between 6 and 16 years of age, 68 were unable to add together $\frac{2}{3}$ and $\frac{1}{6}$. Out of 25 of these children (all over 10 years of age), 15 were unable to add together $\frac{2}{3}$ and $\frac{1}{6}$. Out of these same 25 children (of whom 14 were more than 13 years old), only one was able to accurately answer the question—"3 is what per cent. of 12?" If the teachers of the Town of Tolland were under competent superintendence, they would certainly teach their children in the first year of school to add $\frac{1}{2}$ and $\frac{1}{4}$, and to add $\frac{2}{3}$ and $\frac{1}{6}$, and, long before the children came to be studying interest, would exercise them in familiarly recognizing the important fact that 25% of a number is the same as $\frac{1}{4}$ of it.

The State Board of Education has under its immediate observation some experiments which illustrate the advantages of expert supervision of teachers. One of these is at South Manchester, where a school containing 709 scholars is taught by the pupils of the New Britain Normal School. Each one of these pupils has charge of a room during twenty weeks. If these pupil-teachers were left to themselves in the manner customary in many other schools, the result would be chaos. All of them are, however, constantly watched and advised, both individually and as a body, by a small corps of experienced and able teachers. The result is that, in spite of conditions otherwise exceptionally unfavorable, the school compares very well in efficiency with other schools of the State. We can confidently assert that what is possible in a school where all the teachers are inexperienced, and where the whole teaching force changes twice a year, is certainly attainable elsewhere, provided there is similar supervision.

In the South Manchester school the children learn to read in their first year, and by the time they are 12 years

old have read many good books, and have formed the habit of reading. At present, however, in most of the schools in Tolland County very little is done to develop in children that power to use books and that taste for good reading, without which even the humblest education must be considered a failure. Teachers have such insufficient standards, that they pronounce a child able to read, long before he can make out the meaning of the simplest books, because he is able to spell out and pronounce some words of his primer. In no true sense, however, can a child be said to read, until he is able to make out for himself the meaning of a book, whose words and thoughts, when spoken, are within his comprehension. Of 2,800 pupils examined by Mr. Warren, 1,019 were found by him to be unable to read. Not only children of 5 and 6, but most children of 7, and more than half of the children of 8 years of age were unable to read. About one-quarter of those who could not read were more than 8 years old.

The teaching of reading is much more difficult than the teaching of arithmetic, but it could be better done in the schools of Tolland County, if only the teachers were shown how to do it. There is no practical necessity, if proper means of supervision are provided, why the children of this State (whose present condition is fairly represented by the showing of the schools in Tolland County) should not enjoy advantages at least equal to those enjoyed by the children in the practice schools at South Manchester.

It is, perhaps, necessary to add that the mere appointment of school-superintendents, or school-principals, does not necessarily ensure the supervision which we have in mind. Many superintendents and principals allow their time to be absorbed in the care of administrative details. The supervision which we are thinking of is that which is exercised in the best graded schools

of this State by principals who know from personal observation what each one of their teachers is doing, and who help them all by advice and direction. We believe it to be practicable to provide such supervision even for the country schools of this State. A single expert teacher could profitably give his or her time entirely to the schools of a group of country towns, visiting every school often, and meeting the teachers at regular and frequent intervals to advise and instruct them.

It seems to us proper, and on the whole desirable, that the State should use part of the money now appropriated for schools, to pay a body of competent supervising teachers to do the work suggested. We feel sure that the people of Connecticut will not begrudge any reasonable expenditure of money actually needed for purposes of education; and we feel confident that the expenditure which we now recommend is, if intelligently directed, the best means at present available for securing such improvement in our schools as will again restore us the right to be proud of the common-school education provided for the children of this State.

LORRIN A. COOKE,
ANTHONY AMES,
GEORGE M. CARRINGTON,
WILLIAM G. SUMNER,
EDWARD D. ROBBINS.

REPORT OF THE SECRETARY

To the Board of Education of the State of Connecticut

Your Secretary respectfully submits his twelfth annual report.

This report covers the period from July 14, 1894, to July 14, 1895.

The report is arranged under the following heads :

- | | |
|---|---|
| 1 General Statistics | 5 Schools |
| 2 Financial Statement | (a) Evening Schools |
| (a) Receipts | (b) Kindergartens |
| (b) Expenditures | (c) High Schools |
| 3 Scholars | (d) Normal Schools |
| (a) Enumeration | 1 New Britain |
| (b) Registration | 2 Willimantic |
| (c) Attendance | 3 New Haven |
| (d) Child Labor | (e) Cooking Schools |
| (e) Prosecutions | (f) Manual Training Schools |
| (f) Instruction, Attendance,
and Employment of
Children | (g) Private Schools |
| (g) Report of Giles Potter | (h) Schools at County Homes |
| (h) Report of W. S. Simmons | (i) Arbor Day |
| (i) Report of E. C. Andrews | 6 Schoolhouses and Libraries |
| 4 Teachers | (a) School Libraries |
| (a) Teachers' Meetings : | (b) Public Libraries |
| Summer School | 1 List of Libraries |
| (b) State Examinations | 2 Reports of Libraries |
| (c) Holders of Elementary
Certificates | (c) School Buildings and Ven-
tilation |
| (d) Holders of Honor Cer-
tificates | 7 Women's Voting |
| | 8 Report on Condition of Schools
in Tolland County |

The Appendix contains

- | | |
|--|---|
| 1 Statistical Tables, 1894-5 | 3 Drawing in the Public Schools, by Mrs. Mary B. Cheney |
| (a) Receipts | |
| (b) Expenses | |
| (c) Scholars | 4 The Beginnings of Drawing and Manual Work, by Emelene A. Dunn |
| (d) Teachers | |
| (e) Schools | 5 Rocks and Minerals of Connecticut, by Hattie E. Cochrane |
| (f) Schoolhouses and Libraries | |
| (g) Enumeration for 1894 | 6 The Science of Education, by Mr. Charles E. Sargent. |
| (h) Amounts paid for Libraries | 7 List of School Visitors |
| 2 Questions used at State and Normal School Examinations | 8 List of Library Directors |

There is found in this and preceding reports a series of valuable statistics tabulated and arranged by Mr. A. J. Wright.

The returns of this year show a large increase in school population and attendance, in the number of new departments, and in the running expenses of schools.

In this report will be found the result of examination of schools of Tolland County. By detailed statements concerning each town and district, and by notes under each subject taught in school, the examining agent, Mr. M. A. Warren, has given valuable information touching the condition of education in these towns.

It will be found that the laws relating to attendance and labor have been efficiently enforced by the compelling agents, Mr. Giles Potter, Mr. W. S. Simmons, and Mr. E. C. Andrews. The increase of 4,727 in the average attendance for the year is testimony to their efficiency.

The work of the compelling agents under the attendance and child-labor laws is found on pages 19-21, and 22-27.

Joseph K. Judson, an agent of the Board, died on the sixth day of March, 1895. He was appointed in 1886, and had worked continuously since his appointment.

He was a faithful servant of the state in its work of compelling the attendance of children. In every direction that he was called upon to act, he was alert and loyal. In the best sense of the word he was helpful and efficient. His untimely death was a personal grief to all his associates in the administrative work of the Board.

GENERAL STATISTICS

The following statistics are of general interest

Population of Connecticut, 1890	756,258
Number of children between 4 and 16 years of age	170,589
Number of pupils enrolled in the common schools	138,882
Increase	2,833
Percentage of increase	2.08
Enrolled per capita of population	18.61
Number of schools	1,577
Number of departments	3,338
Average daily attendance	96,213
Increase	4,727
Percentage of increase	5.16
Ratio to enrollment	69.27
Average number of days the schools were kept	183.32
Number of schoolhouses	1,632
Value of all public school property	\$8,450,600.09
Value per capita of population	11.32
Value per capita of average attendance	87.83
Number of teachers	
Males, winter	403
Females, winter	3,228
Total	3,631
Males, summer	353
Females, summer	3,283
Total	3,636
Percentage of male teachers	11.0
Average monthly wages of teachers	
Males	85.58
Decrease . . . . .	.29
Females	41.88
Increase . . . . .	.40
Revenue	
From permanent funds	\$168,869.77
From state taxes	255,883.50
From local taxes	1,850,315.90
From other sources	183,205.12
Total	\$2,458,274.29

Percentage of revenue derived from

Permanent funds	6.87
State taxes	10.41
Local taxes	75.27
Other sources	7.45

Expenditure

For new buildings	\$308,058.21
For libraries and apparatus	20,402.88
For running expenses, including salaries of teachers and superintendents	1,866,063.88
For other expenses	390,584.85
Total	\$2,585,109.82

Expenditure per capita of population

For running expenses	\$2.50
Total expenditure	3.46

Daily cost of education per pupil

For running expenses	10.5 cents
For all purposes	14.6 "

Amount of permanent invested funds \$3,054,541.34

There were in the state 1,577 public schools and 3,338 departments, an increase of 16 schools and of 102 departments. These schools were open an average of 183.32 days or a little more than nine months. This is the highest average ever attained and has been reached in spite of the short schools heretofore allowed in small districts. We may expect a higher average for the coming year when the minimum school year will be 36 instead of 30 weeks.

The number of districts has decreased in five years from 1,408 to 1,263, which is gratifying evidence that the town system of managing schools is making headway. In the fall of 1895, 15 towns voted on the question of consolidation. In eight there was an affirmative and in seven a negative majority.

The running expenses of schools have largely increased.

FINANCIAL STATEMENT

Summary of Statistics, 1894-5

Dividend per child from School Fund	\$0.75
Income of School Fund distributed	127,941.75
Amount paid for schools from state tax	255,883.50
Income from Town Deposit Fund	33,288.80
Income of local funds	7,639.22
Amount raised for schools by town tax	1,195,138.88
Increase for the year	50,472.79
Amount raised for schools by district tax	655,177.02
Increase for the year	86,188.79
Amount of voluntary contributions for schools	19,866.04
Amount for schools from other sources	163,339.08
Total amount received for public schools from all sources	2,458,274.29
Decrease for the year	51,454.62
Amount expended for teachers' wages	1,621,183.73
Increase for the year	73,035.06
Amount expended for fuel and incidentals	199,929.56
Increase for the year	8,342.73
Amount expended for repairs of school buildings	109,668.80
Decrease for the year	749.42
Amount expended for libraries and apparatus	20,402.28
Increase for the year	1,577.73
Amount expended for new schoolhouses	308,058.21
Decrease for the year	156,048.80
Amount expended for other school purposes	325,867.24
Increase for the year	16,324.42
Total amount expended for public schools,	2,585,109.82
Decrease for the year	57,517.88
Estimated value of school property in the state	8,450,600.09
School district indebtedness of the state	2,682,127.39
Cost of superintendence of schools	44,950.59
Cost of new schoolhouses	133,569.31
Number of districts that raised a tax during the year	103

RECEIPTS

The several sources of income are permanent investments, taxation, and voluntary contributions.

Under the head of permanent investments are included the School Fund, Town Deposit Fund, and local funds.

PERMANENT INVESTMENTS

School Fund.—On the 30th day of September, 1895, the principal of the School Fund was invested as follows :

Bonds and mortgages	.	.	.	.	.	\$1,648,306.09
Real estate	.	.	.	.	.	134,485.73
Bank stock	.	.	.	.	.	167,147.61
Cash	.	.	.	.	.	63,162.58
Total	.	.	.	.	.	\$2,013,102.01

In October, 1894, the count of children between 4 and 16 years of age showed 170,589. The income from the School Fund was not sufficient to warrant the payment of 75 cents for each enumerated person. The sum of \$3,522.46 drawn from the State Treasury* was added to the income of the fund and thus 75 cents for each enumerated person was paid to the towns. The amount distributed was \$127,941.75, which was 5.2 per cent. of all the revenue for schools.

Town Deposit Fund.—The principal of this fund, held by the several towns, is reported to be \$753,326.87, and the income \$33,288.80. For the history and investment of this fund see Report of State Board of Education for 1888, pages 134-147.

The following table gives the reported income since the year 1866:

TABLE I

Report for Year	Income	Report for Year	Income	Report for Year	Income
1866 . .	\$48,078.92	1877 . .	\$47,665.00	1887 . .	\$39,350.07
1867 . .	47,951.72	1878 . .	44,538.92	1888 . .	38,835.65
1868 . .	44,979.34	1879 . .	44,983.66	1889 . .	37,044.67
1869 . .	43,935.75	1880 . .	43,994.35	1890 . .	35,068.83
1870 . .	44,883.94	1881 . .	43,713.44	1891 . .	35,584.95
1871 . .	45,650.19	1882 . .	42,979.23	1892 . .	35,255.93
1872 . .	45,167.37	1883 . .	43,937.52	1893 . .	33,873.69
1873 . .	45,715.80	1884 . .	42,156.28	1894 . .	33,702.01
1874 . .	45,452.58	1885 . .	42,089.06	1895 . .	33,593.36
1875 . .	46,003.03	1886 . .	40,387.06	1896 . .	33,288.80
1876 . .	46,534.97				

Local Fund.—The principal of the local funds is \$282,451.03, and the reported income is \$7,639.22. These funds have not increased in the ten years last past.

* Chap. CCXXXVIII Acts of 1893 [page 394].

The following table shows the alleged interest on these funds:

TABLE II

Report for Year	Income	Report for Year	Income	Report for Year	Income
1869 . .	\$8,919.15	1879 . .	\$10,967.86	1888 . .	\$7,723.20
1870 . .	12,300.34	1880 . .	10,723.67	1889 . .	7,968.50
1871 . .	7,920.77	1881 . .	11,141.74	1890 . .	7,589.45
1872 . .	9,627.23	1882 . .	7,718.56	1891 . .	7,839.16
1873 . .	11,348.05	1883 . .	8,582.13	1892 . .	8,344.70
1874 . .	12,196.45	1884 . .	9,310.94	1893 . .	8,815.39
1875 . .	16,064.71	1885 . .	8,553.16	1894 . .	9,280.49
1876 . .	15,614.79	1886 . .	8,305.80	1895 . .	7,615.93
1877 . .	12,562.54	1887 . .	8,455.48	1896 . .	7,639.22
1878 . .	12,754.62				

The amount of permanent invested funds is \$3,054,541.34.

TAXATION

State tax.—From the state treasury is paid to the towns \$1.50 for each enumerated person between the ages of 4 and 16. The enumeration showed 170,589 persons, and the sum paid was \$255,883.50. Most of this amount is derived from taxes on railroads, insurance companies, and savings banks.

This amount, with the 75 cents from the school fund, goes to the towns on the basis of the enumeration, and by the towns is distributed to the districts arbitrarily and without system.

Town tax.—The 168 towns raised by taxation for school purposes \$1,185,138.88. This is larger by \$50,472.79 than last year, and is 48.6 per cent. of the whole sum raised.

District tax.—There are 1,263 districts in the state, and of these 103 taxed themselves for school purposes. The amount raised was \$655,177.02, which is 26.6 per cent. of the total amount raised for schools.

In Table iv, on page 9, will be found the sums derived from state, town, and district taxes since 1866.

Voluntary Contributions.—The voluntary contributions in 1894-5 amounted to \$19,866.04.

The following table shows in detail the voluntary contributions since 1875:

TABLE III

Report for Year	Voluntary Contributions	Report for Year	Voluntary Contributions	Per cent. of total Receipts
1875 . .	\$6,637.89	1886 . .	\$5,865.46	....
1876 . .	6,881.26	1887 . .	4,348.05	....
1877 . .	4,599.11	1888 . .	6,844.44	....
1878 . .	4,755.00	1889 . .	4,138.89	....
1879 . .	5,956.87	1890 . .	4,503.88	....
1880 . .	4,616.78	1891 . .	5,513.57	....
1881 . .	5,870.33	1892 . .	7,641.57	....
1882 . .	5,050.05	1893 . .	54,154.10	2.38
1883 . .	5,025.53	1894 . .	61,753.70	2.87
1884 . .	3,758.10	1895 . .	199,587.57	7.95
1885 . .	4,329.01	1896 . .	19,866.04	0.80
Total, . . . . .		. \$431,697.20		

The following is a summary of receipts

	Per cent. of sum raised
From Permanent Investments	
School Fund	\$127,941.75 5.2
Town Deposit Fund	33,288.80 1.4
Local Funds	7,639.22 $\frac{3}{10}$
From Taxation	
Town Tax	\$1,195,138.88 48.6
District Tax	655,177.02 26.6
State Tax	255,883.50 10.4
From Voluntary Contributions	19,866.04 .8
From other sources, tuitions, etc.	163,339.08 6.7

In 1894-5 the per cent. of taxable property appropriated for schools was 4.88 mills.

From taxation is derived 85.68 per cent. of the support of schools; from permanent investments come 6.87 per cent., and from voluntary contributions $\frac{8.0}{100}$ per cent.

The following table gives the several amounts received from the sources above mentioned for each of the thirty years last past with the per cent. which each constitutes of the total receipts for schools:

TABLE IV.

Year	School Fund	Per cent.	District Tax	Per cent.	Town Tax	Per cent.	State Tax	Per Cent.
1866	\$136,471.94	19.3	\$317,937.37	45.0	\$93,726.10	13.2	.....	....
1867	132,972.40	13.5	466,931.90	47.4	149,680.99	15.2	.....	....
1868	136,015.00	13.0	467,804.77	44.8	160,347.35	15.3	.....	....
1869	124,082.00	9.7	491,420.61	38.7	415,318.26	32.7	.....	....
1870	125,407.00	8.4	498,846.09	33.6	568,387.50	38.3	.....	....
1871	128,468.00	8.4	410,708.11	27.2	641,837.76	42.6	.....	....
1872	131,748.00	9.1	485,523.56	33.5	642,194.11	44.5	\$65,874.00	4.5
1873	132,848.00	8.5	499,555.19	32.3	598,873.44	38.8	199,272.00	12.0
1874	133,528.00	8.2	502,500.80	31.1	669,856.88	41.5	200,292.00	12.3
1875	148,220.60	8.6	463,775.19	22.7	668,167.13	41.9	202,119.00	12.6
1876	135,189.00	8.6	399,834.65	25.6	711,167.98	45.5	202,783.50	12.9
1877	137,261.00	9.1	349,949.89	23.2	697,103.26	46.2	205,891.50	13.6
1878	138,475.00	9.1	362,128.54	23.9	682,407.59	45.2	207,712.50	13.7
1879	124,585.20	8.9	341,018.81	24.4	635,328.58	45.6	207,642.00	14.9
1880	112,188.00	7.5	416,306.33	28.0	649,987.83	43.8	210,352.50	14.1
1881	100,611.70	6.7	393,007.82	26.5	670,146.35	45.2	215,596.50	14.5
1882	87,721.20	5.0	382,515.80	22.0	760,105.40	43.8	219,303.00	12.6
1883	112,096.50	7.1	452,616.96	28.9	840,365.39	48.4	224,193.00	14.3
1884	112,950.75	6.4	484,343.55	27.8	810,253.93	46.6	225,901.50	13.0
1885	120,855.20	6.9	525,119.36	30.2	764,688.09	44.0	226,603.50	13.0
1886	114,124.20	6.8	448,005.33	26.9	758,797.83	45.6	228,249.00	13.7
1887	114,945.00	6.4	499,804.42	27.8	825,554.24	46.0	229,890.00	12.8
1888	116,199.00	6.6	453,483.69	25.9	844,901.14	48.2	232,398.00	13.2
1889	117,932.25	5.9	570,660.69	28.6	941,881.01	47.3	235,864.50	11.8
1890	119,430.75	5.9	580,010.79	28.7	953,890.88	47.3	238,861.50	11.7
1891	120,930.75	6.0	550,898.68	27.4	976,211.51	48.5	241,861.50	12.0
1892	123,039.75	5.4	581,012.59	25.6	1,054,372.46	46.5	246,079.50	10.8
1893	125,856.75	5.8	535,017.01	24.9	1,042,769.62	48.5	251,713.50	11.7
1894	127,092.75	5.0	568,983.23	22.6	1,144,666.09	45.6	254,185.50	10.1
1895	127,941.75	5.2	655,177.02	26.6	1,195,138.88	48.6	255,883.50	10.4

EXPENDITURES

Turning to expenditures, the sum expended for schools during the year under review was \$2,585,109.82, a decrease from 1894 of \$57,517.88. This decrease is due to the extraordinary expenditure in 1894 for new buildings, in particular, \$146,941 in New Haven and \$150,000 in Greenwich.

School expenses are divided as follows:

- | | |
|----------------------------|------------------------------|
| (1) Administration | (4) Payments on indebtedness |
| (2) Running expenses | (5) Interest |
| (3) Permanent improvements | (6) Libraries and apparatus |
| sites, buildings, repairs | |

The proportion which each of these bears to the total expenditure is shown in the following table :

TABLE V

Administration	\$44,950.59	1.7 per cent.
Running expenses		"
Teachers' wages, etc.	1,821,113.29	70.4 "
Permanent improvements	417,727.01	16.2 "
Library and apparatus	20,402.28	.8 "
Other objects	180,916.65	7.0 "
Payment on indebtedness	415,881.96*	... "
Interest	100,000.00†	3.9 "
Total	\$2,585,109.82	

Administration—From the foregoing it appears that \$44,950.59, or 1.7 per cent., was expended for supervision or the performance of such duties in administration as are enjoined or authorized by law.

The amount has increased with the increasing number of schools as follows :

TABLE VI

1891	\$33,174.58	1894	\$35,283.92
1892	32,386.91	1895	39,215.29
1893	34,716.32	1896	44,950.59

Running Expenses—Running expenses comprise teachers' wages, fuel, and incidentals. The amount expended for these purposes was \$1,821,113.29, which is 70.4 per cent. of the total expenditure. With the increase in attendance and in the number of schools the aggregate of teachers' wages has been largely augmented. It should be noted that the average wages of women has not been materially affected.

The annual increase for the years since 1891 has been as follows :

TABLE VII

	Increase in average attendance	Increase in schools ‡	Increase in teachers' wages	Average teachers' wages per month	
				Men	Women
1891	1,274	25	\$38,614.68	76.24	39.34
1892	647	63	39,345.41	77.11	39.84
1893	583	74	57,278.19	83.69	39.48
1894	1,363	40	58,666.07	86.98	40.64
1895	5,231	65	62,771.44	85.87	41.48
1896	4,727	102	73,035.06	85.58	41.88

* Not included in \$2,585,109.82.

† Partly estimated.

‡ By schools is meant departments.

Permanent Improvements — Under this head are united the sums for sites, new schoolhouses, and repairs. The expenditure for these purposes was \$417,727.01, made up of \$308,058.21 for new schoolhouses and \$109,668.80 for repairs. Both these sums are smaller than last year, when two large and expensive buildings were reported.

The amount expended for new buildings is 11.9 per cent., and the amount expended for repairs 4.2 per cent. of the whole expenditure.

The number of new buildings completed was 12.

The number of buildings and the expenditure for six years is shown in the following table :

TABLE VIII

Report of	No. Buildings	Cost
1891	10	\$261,423.06
1892	20	307,830.92
1893	6	216,580.96
1894	12	248,232.19
1895	20	464,107.01
1896	12	308,058.21
	80	\$1,806,232.35

Libraries and Apparatus — For libraries and apparatus the amount was \$20,402.28, an increase of \$1,577.73 over last year. Of this sum \$14,582.28 was raised by towns and districts and \$5,820 given by the state.

The number of libraries benefited by this expenditure is 349.

The increase in this amount since 1891 is shown in the following table :

TABLE IX

1891	\$16,443.14	1894	\$15,180.65
1892	15,121.33	1895	18,824.55
1893	15,426.86	1896	20,402.28

Payments on Indebtedness — The payments on indebtedness are reported to be \$415,881.96. This sum is not complete because in some towns the school indebtedness is not separated from other town indebtedness.

Interest. — The annual interest on indebtedness is about \$100,000.

The following table gives expenditures under the various heads for the years since 1866, and the per cent. each constitutes of the total expenditure for schools :

TABLE X

Report of Year	Teachers' Wages	Per Cent.	Fuel and Incidentals	Per Cent.	New Buildings	Per Cent.	Repairs	Per Cent.	Other Objects	Per Cent.
1866	\$421,137.92	70.4	\$84,464.90	14.1	\$62,353.50	10.4	\$29,515.87	4.9	.....	...
1867	482,677.50	67.3	63,421.32	8.8	73,212.35	10.2	38,789.62	5.4	\$56,522.29	7.8
1868	557,193.22	57.8	64,606.19	6.7	196,453.28	20.4	49,471.84	5.1	92,200.75	9.5
1869	609,658.05	55.3	62,183.96	5.6	276,901.14	25.1	51,781.32	4.6	97,746.85	8.8
1870	695,539.25	54.3	77,090.60	6.0	305,631.72	23.8	63,555.81	4.9	131,782.99	10.3
1871	785,680.04	48.4	101,086.94	6.2	494,604.41	30.5	55,713.69	3.4	176,247.48	10.8
1872	833,759.96	55.6	98,238.44	6.5	370,369.73	24.7	70,005.64	4.6	117,148.21	7.8
1873	888,871.89	58.1	110,202.90	7.2	319,025.55	20.8	65,224.56	4.2	137,169.37	8.9
1874	959,229.40	64.9	128,588.05	8.7	226,705.78	15.3	53,960.87	3.6	100,862.89	6.8
1875	1,021,714.07	60.1	127,055.01	7.4	294,228.11	17.3	93,863.83	5.5	153,044.13	9.0
1876	1,057,242.19	68.0	140,130.42	9.6	135,135.46	8.7	77,544.46	4.3	134,269.17	8.6
1877	1,085,290.05	70.9	133,343.89	8.7	95,758.63	6.2	68,860.09	4.5	138,480.14	9.0
1878	1,088,682.28	70.1	134,125.12	8.8	98,698.80	6.5	73,516.83	4.8	135,555.57	8.9
1879	1,041,040.43	69.1	112,237.12	7.4	124,944.06	8.2	67,715.24	4.4	152,897.07	10.1
1880	1,015,882.91	73.7	128,362.43	9.3	37,227.65	2.7	71,346.14	5.1	115,648.79	8.4
1881	1,011,729.94	71.8	118,036.64	8.3	87,047.08	6.1	60,814.27	4.3	121,300.31	8.6
1882	1,025,322.66	69.4	119,392.50	8.6	111,904.78	7.5	65,819.65	4.4	144,774.38	9.7
1883	1,056,268.25	68.0	136,058.20	8.7	146,586.39	9.4	71,288.91	4.5	130,310.84	8.3
1884	1,094,580.61	60.3	145,303.89	8.0	327,408.32	18.0	85,062.22	4.6	146,162.55	8.0
1885	1,130,863.35	63.6	140,757.88	7.9	238,963.98	13.4	102,137.66	5.7	150,881.45	8.4
1886	1,166,879.13	62.9	135,720.40	7.3	293,212.83	15.8	86,384.99	4.6	158,489.05	8.5
1887	1,188,056.04	66.3	127,644.60	7.1	216,401.15	12.0	77,338.42	4.3	171,164.26	9.5
1888	1,227,412.60	69.4	148,786.24	8.4	117,860.67	6.6	104,911.91	5.9	156,207.22	8.8
1889	1,264,061.02	69.6	149,322.73	8.2	124,598.70	6.8	88,068.47	4.8	176,438.40	9.7
1890	1,291,472.88	65.0	149,016.64	7.5	226,190.45	11.3	105,619.00	5.3	196,624.30	9.9
1891	1,330,087.56	62.6	182,465.33	8.5	261,423.06	12.3	98,971.33	4.6	234,449.04	11.0
1892	1,369,432.57	63.1	158,788.33	7.3	307,830.92	14.2	98,870.99	4.5	217,934.64	10.0
1893	1,426,711.16	63.8	176,372.64	7.8	216,580.96	9.6	121,870.90	4.6	277,581.51	12.4
1894	1,485,377.23	63.4	200,838.80	8.5	248,232.19	10.6	109,775.87	4.6	281,946.69	12.0
1895	1,548,148.67	58.5	191,586.83	7.2	404,107.01	17.5	110,417.82	4.1	309,542.82	11.7
1896	1,621,183.73	62.7	199,929.56	7.7	308,058.21	11.9	109,668.80	4.2	325,867.24	12.6

A summary of the expenditures is as follows :

TABLE XI

Administration	.	.	.	.	.	\$44,950.59
Running Expenses —						
Teachers' wages	.	.	.	.	\$1,621,183.73	
Fuel and incidentals	.	.	.	.	199,929.56	
						1,821,113.29
Permanent Improvements —						
Sites and buildings	.	.	.	.	\$308,058.21	
Repairs	.	.	.	.	109,668.80	
						417,727.01
Library and apparatus	.	.	.	.	.	20,402.28
Payments on indebtedness	.	.	.	.	.	*415,881.96
Interest	.	.	.	.	.	100,000.00
Other objects	.	.	.	.	.	180,916.65
Total	.	.	.	.	.	\$2,585,109.82

* Not included in \$2,585,109.82.

Indebtedness — The reported school district indebtedness is \$2,682,127.39, an increase over last year of \$839,095.61.

The following table gives the receipts and expenses since 1866 with the average cost of schooling children.

TABLE XII

Year	Receipts	Expenses	Cost for each child enumerated	Cost for each child registered	Cost for each child in attendance
1866	\$704,986.70	\$716,203.79	\$5.94	.....	\$13.79
1867	983,806.32	962,728.21	8.14	.....	17.98
1868	1,043,086.71	1,102,170.19	8.44	\$10.49	18.08
1869	1,269,152.83	1,278,827.01	10.23	12.05	20.97
1870	1,484,016.35	1,621,387.76	11.83	13.41	23.69
1871	1,503,617.62	1,496,980.95	11.70	13.23	23.98
1872	1,442,669.01	1,528,440.07	10.95	12.56	22.95
1873	1,542,489.20	1,477,442.72	11.60	13.44	24.08
1874	1,612,947.64	1,697,573.97	12.08	13.52	23.98
1875	1,592,858.11	1,552,583.85	11.81	14.17	23.22
1876	1,560,565.06	1,529,181.52	11.54	13.10	22.13
1877	1,506,218.67	1,510,222.56	10.99	12.63	20.87
1878	1,509,158.85	1,506,477.06	10.90	12.59	20.52
1879	1,390,972.54	1,375,880.46	10.05	11.65	19.14
1880	1,481,680.93	1,408,374.74	10.57	12.37	20.14
1881	1,482,024.39	1,476,690.95	10.31	12.41	20.43
1882	1,563,750.30	1,553,065.16	10.69	12.90	21.46
1883	1,733,392.88	1,813,486.11	9.94	12.33	19.85
1884	1,737,923.36	1,777,277.04	10.21	12.47	19.86
1885	1,735,384.21	1,852,221.45	10.31	12.40	19.72
1886	1,663,019.17	1,791,666.21	10.35	12.54	19.73
1887	1,793,360.19	1,768,371.06	10.76	13.12	20.89
1888	1,749,708.04	1,813,823.04	10.90	13.40	20.82
1889	1,990,336.88	1,984,254.47	11.17	13.83	21.34
1890	2,015,667.11	2,123,839.46	11.69	14.72	22.26
1891	2,009,383.58	2,167,079.18	11.53	14.42	22.05
1892	2,266,182.19	2,234,544.03	12.30	15.40	23.77
1893	2,146,226.99	2,341,351.43	12.47	15.70	24.26
1894	2,509,728.91	2,642,627.70	12.85	16.01	23.81
1895	2,458,274.29	2,585,109.82	13.34	16.39	23.66

ENUMERATION, REGISTRATION, AND ATTENDANCE

Summary of Statistics, 1894-5

Number of children between 4 and 16 years of age	
October, 1894	170,589
Increase for the year	1,132
Number of scholars registered in winter	
Increase for the year	4,724
Number of scholars registered in summer	
Increase for the year	3,968
Number registered who were over 16 years of age	
Increase for the year	69
Number of different scholars in public schools	
Increase for the year	2,833
Number of enumerated children in other schools than public schools	
Decrease for the year	154

Number of children between 4 and 16 years of age in no school as shown by the returns of school visitors	23,412
Decrease for the year	193
Number between 4 and 16 years of age in no school as shown by enumeration returns of October 1894	27,028
Decrease for the year	2,354
Average attendance in public schools in winter	98,473
Increase for the year	4,866
Average attendance in public schools in summer	93,954
Increase for the year	4,588
Percentage of the whole number registered in the year as compared with the whole number enumerated in October, 1894	81.41
Increase for the year	1.13
Percentage of children registered in schools of all kind	93.89
Percentage of those enumerated registered in winter	70.83
Increase for the year	2.31
Percentage of those enumerated registered in summer	66.90
Increase for the year	1.90
Percentage of average attendance in winter	81.45
Increase for the year . . . . .	.88
Percentage of average attendance in summer	82.31
Increase for the year	1.20
Average attendance in winter as compared with number enumerated in October, 1894	57.72
Increase for the year	2.49
Average attendance in summer as compared with number enumerated in October, 1894	55.07
Increase for the year	2.34
Number of districts in which the average attendance for the year ending July 14, 1895, was 8 or less	188

ENUMERATION.

The following table shows the increase in the number of persons between 4 and 16 years of age in the last 5 years:

* TABLE XIII.

Year	Increase	Year	Increase
1890,	2,000	1893,	1,648
1891,	2,812	1894,	1,132
1892,	3,756		
		Total,	11,348

* The five years in this table correspond with the five years in tables XIV and XVI.

REGISTRATION

In the same period the enrollment in public schools has increased as follows:

TABLE XIV

	Increase		Increase
1891	2,400	1894	2,812
1892	2,066	1895	2,833
1893	2,266		
		Total	12,377

While the enumeration has increased 11,348, the enrollment has increased 12,377.

The following table gives registration of children in private schools since 1870. This record is compiled from returns of school visitors and contains elements of uncertainty. It is the number who have for a longer or shorter period attended private schools. The same children may have attended public schools in the same year and been enrolled in both:

TABLE XV

Report for year	Registered in private schools	Report for year	Registered in private schools	Report for year	Registered in private schools
1870.....	9,583	1879.....	11,109	1888.....	15,953
1871.....	9,304	1880.....	11,215	1889.....	17,179
1872.....	8,754	1881.....	12,643	1890.....	18,269
1873.....	9,029	1882.....	12,475	1891.....	19,066
1874.....	8,529	1883.....	12,899	1892.....	20,396
1875.....	8,422	1884.....	14,860	1893.....	21,477
1876.....	9,145	1885.....	14,580	1894.....	20,981
1877.....	9,816	1886.....	14,480	1895.....	21,460
1878.....	10,180	1887.....	15,175	1896.....	21,306

On page 100 will be found the registration in private schools as given by the teachers or officers of these schools.

ATTENDANCE

The average attendance has increased in five years as follows :

TABLE XVI

Year	Increase	Year	Increase
1891	647	1894	5,231
1892	583	1895	4,727
1893	1,368		
		Total	12,556

The following comparative table shows the annual increase for the five years beginning 1891:

TABLE XVII

Year				Increase in Enumeration	Increase in Enrollment	Increase in Attendance
1891	.	.	.	2,000	2,400	647
1892	.	.	.	2,812	2,066	583
1893	.	.	.	3,756	2,266	1,368
1894	.	.	.	1,648	2,812	5,231
1895	.	.	.	1,132	2,833	4,727
Total	.	.	.	11,348	12,377	12,556

The following table shows by counties increase of enumeration, registration, and attendance for 1894-5:

TABLE XVIII

	HARTFORD			NEW HAVEN			NEW LONDON			FAIRFIELD		
	Enumeration	Registration	Attendance	Enumeration	Registration	Attendance	Enumeration	Registration	Attendance	Enumeration	Registration	Attendance
Increase...	316	944	746	595	679	2,571	.....	29	132	408	856	698
Decrease..	.....	.....	.....	.....	.....	.....	32	.....	.....	.....	.....	.....

	WINDHAM			LITCHFIELD			MIDDLESEX			TOLLAND		
	Enumeration	Registration	Attendance	Enumeration	Registration	Attendance	Enumeration	Registration	Attendance	Enumeration	Registration	Attendance
Increase...	.....	.....	.....	193	127	209	36	306	357	.....	12	80
Decrease..	200	120	66	.....	.....	.....	.....	.....	.....	184	.....	.....

STATE			
	Enumeration	Registration	Attendance
Increase.....	1,132	2,833	4,727
Decrease.....	.....	.....	.....
Total increase.....	1,132	2,833	4,727

The following table gives enumeration, registration, and attendance since 1866, with percentages :

TABLE XIX

Report of the year	Average length of Schools in days	Enumerated	REGISTERED		Different Scholars Registered	Per cent. Registered	No. in both Public and Private Schools	Per cent. in all Schools	ATTENDANCE		Per cent. of average Attendance
			Winter	Summer					Winter	Summer	
1866	.....	114,825	78,149	71,603	.....	.....	.....	.....	57,131	51,751	47.41
1867	.....	118,780	78,206	70,837	.....	.....	.....	.....	57,404	50,560	45.47
1868	.....	120,884	80,148	73,805	.....	.....	.....	.....	57,117	52,299	45.25
1869	163.05	123,650	82,140	75,177	99,390	80.38	.....	.....	59,489	53,645	45.74
1870	161.75	124,082	88,348	78,865	105,313	84.87	114,896	92.60	64,707	56,309	48.77
1871	168.51	125,409	94,092	83,192	110,640	88.19	119,944	95.64	66,902	58,348	49.13
1872	172.41	128,468	94,408	83,095	113,588	88.50	122,342	95.23	67,018	58,349	48.79
1873	173.34	131,748	94,787	83,874	114,805	87.14	123,834	93.09	67,599	58,113	47.70
1874	174.18	132,908	95,199	86,987	114,857	86.41	133,386	92.83	67,172	60,905	48.18
1875	176.29	133,528	99,550	89,674	119,298	89.34	127,720	95.65	71,433	63,052	50.35
1876	176.26	134,976	98,402	88,595	119,489	88.53	128,634	95.30	71,935	65,251	50.81
1877	178.13	135,189	98,923	89,832	119,106	88.10	128,922	95.36	74,369	66,621	52.14
1878	177.52	137,099	99,657	90,845	119,208	86.95	129,388	94.38	75,732	68,588	52.63
1879	178.47	138,407	100,288	91,433	119,828	86.56	130,937	94.60	77,218	69,912	53.15
1880	178.60	138,428	99,662	91,860	119,382	86.24	130,597	94.34	75,678	69,607	52.47
1881	179.02	140,235	100,596	90,614	119,694	85.35	132,337	94.37	78,421	68,672	52.44
1882	179.98	143,745	100,098	92,259	119,381	83.05	131,850	91.73	76,028	69,050	50.42
1883	179.66	146,188	101,759	92,475	121,185	82.90	134,084	91.72	77,041	69,636	50.16
1884	178.77	149,466	102,122	94,214	120,437	80.58	135,297	90.52	78,423	71,328	50.09
1885	179.55	150,601	103,921	97,499	123,280	81.85	137,860	91.53	80,075	74,787	48.80
1886	179.18	151,069	107,097	98,694	125,718	83.21	140,198	92.80	82,654	75,450	52.32
1887	179.74	152,166	107,213	99,166	125,539	82.50	140,714	92.47	82,949	76,719	52.46
1888	180.18	153,260	108,309	100,169	125,794	82.07	141,747	92.48	82,285	75,678	51.53
1889	179.08	154,932	109,550	101,889	126,055	81.36	143,234	92.44	83,856	78,341	52.34
1890	180.32	157,243	109,511	101,615	127,089	80.82	145,358	92.44	85,455	79,310	52.39
1891	182.51	159,241	110,476	102,703	126,505	79.44	145,571	91.41	86,275	81,038	52.53
1892	182.26	161,241	110,778	103,035	128,905	79.94	149,301	92.59	87,229	81,379	52.28
1893	182.30	164,053	109,214	102,661	130,971	79.83	152,448	92.92	87,527	82,247	51.74
1894	182.74	167,809	112,584	105,799	133,237	79.39	154,218	91.90	89,420	83,091	51.40
1895	182.92	169,457	116,116	110,172	136,048	80.28	157,599	92.94	93,607	89,366	53.98
1896	183.32	170,589	120,840	114,140	138,882	81.41	160,188	93.90	98,473	93,954	56.40

Law.—The law relating to attendance was materially changed by the last legislature.

In order that the import of the change may be seen, the former and the present provisions are placed in parallel columns. The words in italics are omitted in the amended law:

SECTION 2102. All parents and those who have the care of children shall bring them up in some honest and lawful calling or employment,

Section 2102 of the general statutes is hereby amended to read as follows:

All parents and those who have the care of children shall bring them up in some honest and lawful calling or employment, and instruct

and instruct them or cause them to be instructed in reading, spelling, writing, English grammar, geography, and arithmetic.

And every parent or other person having control of any child over eight or under sixteen years of age, whose physical or mental condition is not such as to render its instruction inexpedient or impracticable, shall cause such child to attend a public day school regularly during the hours and terms while the public schools in the district wherein such child resides are in session, or to elsewhere receive thorough instruction during said hours and terms in the studies taught in said public schools.

But children under thirteen years of age who have attended school twenty-four weeks of the preceding twelve months, and children between thirteen and fourteen who have attended school twelve weeks of the preceding twelve months, and children over fourteen years of age, shall not be subject to the requirements of this section while lawfully employed to labor at home or elsewhere.

But this section shall not be construed to exempt any child who is enrolled as a member of a school from any rule concerning irregularity of attendance which has been enacted or may be enacted by the town school committee, board of visitors, or board of education having control of the school.

them or cause them to be instructed in reading, spelling, writing, English grammar, geography, and arithmetic.

And every parent or other person having control of any child over eight and under sixteen years of age, whose physical or mental condition is not such as to render its instruction inexpedient or impracticable, shall cause such child to attend a public day school regularly during the hours and terms while the public schools in the district wherein such child resides are in session, or elsewhere, to receive thorough instruction during said hours and terms in the studies taught in said public schools.

But children over fourteen years of age shall not be subject to the requirements of this section while lawfully employed to labor at home or elsewhere.

But this section shall not be construed to exempt any child who is enrolled as a member of a school from any rule concerning irregularity of attendance which has been enacted by the town school committee, board of visitors, or board of education having control of the school.

The substance of the foregoing is that children under fourteen years of age must attend school all the time the public schools are in session. Children over fourteen and under sixteen must attend all the time unless they are employed.

By this change the law is simplified and made easy of enforcement.

Certificates of attendance are no longer needed and teachers should only give certificates of age.

The following table gives the details of the enforcement of the law relating to attendance :

TABLE XX — ATTENDANCE, 1894-5

TOWNS	Number of cases of absence investigated	Number of families visited	RECOGNIZED EXCUSES			Number absent illegally	Number at work illegally	Number sent to school	PROSECUTIONS		Number of truants	Number sent to Conn. School for Boys	Number sent to Industrial School for Girls	Number sent to Temporary Homes
			Number of cases of disability	Number cases of lack of clothing	Number at work legally				Parents	Employers				
HARTFORD COUNTY														
Hartford.....	18	11	4	1	14	14	2	8			2	\$1		
Avon.....	15	5	2	3	8	8	2	8			2			
Bloomfield.....	18	8	1	3	10	10	11	11			2			
East Granby.....	5	2	1	2	4	4	5	5						
Glastonbury.....	22	13	3	3	13	13	2	13	1					
New Britain.....	6	3	1	146	5	5	5	5			2			
Simsbury.....	10	8	2	2	8	8	2	8						
Windsor Locks.....	1	1		2	1	1		1						
Total, 8 towns.....	95	51	7	7	156	63	6	51	1		6	1		
NEW HAVEN COUNTY														
New Haven City.....	64	14	7	10	185	33		33			8			
South.....	30	16	2	3	15	15		15			11			
Ansonia.....	4	1		28	3	3		3						
Bethany.....	19	10	1		15	15		15			3			
Branford.....				23										
Derby.....	18	14	1	16	11	5	11				1			
East Haven.....	33	19	4	3	1	20	2	20			1			
Guilford.....	28	22	7	1	20	2	20	2			1	\$1		
Hamden.....	6	4		9	6	1	6							
Madison.....	21	18	2	2	3	15	2	14			1	1		
Meriden.....	7	5		46	7	7		7			1	\$1		
Milford.....				3										
Naugatuck.....	38	23	6	2	26	25	2	25	1		10			
North Haven.....	27	12	6	2	5	14		14						1
Orange.....	4	2	1	13	3	1	3	1						
Seymour.....				21										
Southbury.....	17	8		1	12	3								
Wallingford.....				26										
Waterbury.....	12	11	1	1	168	10	1	10						
Woodbridge.....	12	3	2	3	10	2	10							
Total, 15 towns.....	340	182	38	24	581	219	21	206	4		26	4		1
NEW LONDON COUNTY														
Colchester.....	16	14	5	3	5	5		11	1					
East Lyme.....	17	9	1	7	3	5		12						
Griswold.....	16	9	3		12	12	1	16						
Lyme.....	10	3	2	5	3	3		10						
Montville.....	31	16	3	11	1	15	1	28						
North Stonington.....	2	2			2	2		2	2					
Old Lyme.....	11	6	5	2	1	1	5							
Preston.....	2	1			1	1	2							
Stonington.....	31	17	4	2	1	19	3	22		1	2			
Voluntown.....	38	15	1	4	1	29	2	35						
Waterford.....	9	5	4	3	2	2		6						
Total, 11 towns.....	183	97	28	32	11	94	9	149	3	1	2			
FAIRFIELD COUNTY*														
Bridgeport.....	9	8				9		9			1			
Danbury.....	4	1				2		2						
Huntington.....	9	7	2	52	7	7		7						
Newtown.....	6	2		2	4	4	1	5						
Norwalk.....	26	17	8	2	14	14		14			3			
Stamford.....	14	8	3	2	2	9		10			1			
Total, 6 towns.....	68	43	13	4	56	45	1	47			5			

*Several towns in this county were canvassed by Mr. J. K. Judson, but detailed statistics cannot be given.

TABLE XX — ATTENDANCE, 1894-5 — *Continued*

TOWNS	Number of cases of absence investigated	Number of families visited	RECOGNIZED EXCUSES			Number absent illegally	Number at work illegally	Number sent to school	PROSECUTIONS		Number of truants	Number sent to Conn. School for Boys	Number sent to Industrial School for Girls	Number sent to Temporary Homes
			Number of cases of disability	Number cases of lack of clothing	Number at work legally				Parents	Employers				
WINDHAM COUNTY														
Brooklyn	10	7		6	2	2		8						
Killingly	37	26	7	2	1	21	4	31	1					
Plainfield†	105	46	21	7	12	50	9	69			6			
Pomfret	15	5	1	3		6		9						
Sterling	1	1					1	1						
Woodstock	5	2	4			1		5						
Total, 6 towns	173	87	33	18	15	80	14	123	1		7			
LITCHFIELD COUNTY*														
Plymouth	9	5	1	1		6		6						
Watertown	3	2				3	1	3			1			
Total, 2 towns	12	7	1	1		9	1	9			1			
MIDDLESEX COUNTY														
Middletown	21	13	6		68	16		16						
Haddam	19	10	1	5	7	14	2	14	2		1	1		
Chatham	1	1				1		1						
Chester	16	8	1	4	1	12	1	12			2		1	
Clinton	1	1						1						
Cromwell	2													
East Haddam	13	8	1		6	9		10	2		2	1		
Essex	4		2			4		3						
Old Saybrook	7	6		1		7	1	7			2	1		
Portland	15	14			28	12	8	12	1	5	1			
Saybrook	9	7			1	8		8			1			
Westbrook	10	3			1	5		5						
Total, 12 towns	118	71	11	10	112	88	12	89	5	5	10	3	1	
TOLLAND COUNTY														
Tolland	47	10	3		4	11	6	11						
Andover	10	6	1	4	4									
Bolton	11	8		5		1	3	9						
Columbia	8	5	1		11	7		7						
Coventry	25	14	6	2	16		1	9	2		2			6
Ellington	3	2			34	2		2						
Hebron	18	10	2	5	18	5	4	9						
Mansfield	17	7	1		42	11		11						
Somers	9	3		4	20	3	2	5						
Stafford	22	12	4		2	10	4	18						
Union	9	7		3		1	1	5						
Vernon	269	14	27	4	219	19	16	16			4			
Willington	11	5		2	1	4		6						
Total, 13 towns	455	103	45	29	371	74	37	108	2		6			6

* Several towns in this county were canvassed by Mr. J. K. Judson, but detailed statistics cannot be given.

† One sent to Deaf and Dumb Asylum.

§ Judgment suspended.

|| Returned, having been previously committed.

SUMMARY BY COUNTIES — 1894-5

COUNTIES	Number of towns	Number of cases of absence investigated	Number of families visited	RECOGNIZED EXCUSES			Number absent illegally	Number at work illegally	Number sent to school	PROSECUTIONS		Number of truants	Number sent to Conn. School for Boys	Number sent to Industrial School for Girls	Number sent to Temporary Homes
				Number of cases of disability	Number cases of lack of clothing	Number at work legally				Parents	Employers				
Hartford.....	8	95	51	7	7	156	63	6	51	1	....	6	1	....	1
New Haven.....	15	340	182	38	24	581	219	21	206	4	....	26	4	....	1
New London.....	11	183	97	28	32	11	94	9	149	3	1	2	....	....	....
Fairfield.....	6	68	43	13	4	56	45	1	47	....	....	5	....	....	....
Windham.....	6	173	87	33	18	15	80	14	123	....	1	7	....	....	....
Litchfield.....	2	12	7	1	1	....	9	1	9	....	....	1	....	....	....
Middlesex.....	12	118	71	11	10	112	88	12	89	5	5	10	3	1	....
Tolland.....	13	459	103	45	29	371	74	37	108	2	....	6	....	....	6
Total.....	73	1448	641	176	125	1302	672	101	782	15	7	63	8	1	7

LABOR

The law relating to child labor has been amended by prohibiting employment of children under fourteen.

SECTION 1753. No child under *fourteen* years of age shall be employed in any mechanical, mercantile, or manufacturing establishment.

SEC. 1754. Any person acting for himself, or as agent in any way whatever of any mechanical, mercantile, or manufacturing establishment, who shall employ or authorize or permit to be employed in such establishment any child, in violation of the preceding section, shall be fined not more than sixty dollars, and every week of such illegal employment shall be a distinct offense, provided that no person shall be punished under this section for the employment of any child when at the time of such employment the employer shall demand and thereafter during such employment keep on file the certificate of any town clerk, or of the teacher of the school where such child last attended, stating that such child is more than *fourteen* years of age, or a like certificate of the parent or guardian of such child in such cases only where there is no record of the child's age in the office of the town clerk, and such child has not attended school in this state. Any parent or guardian who shall sign any certificate that his child or ward is more than *fourteen* years of age when in fact such child or ward is under fourteen years of age shall be fined not more than sixty dollars.

The child labor law, passed in 1886, has been in operation ten years. The following is a statistical summary of the annual reports :

TABLE XXI

	No. of Towns	Number of establishments visited	Number of establishments inspected	NO. EMPLOYED ILLEGALLY		Prosecutions	From 14-16 employed	Number employed under 16 unable to read and write
				Under 13	Between 13 and 14			
1887	95	1,842	288	37	....	....	....	....
1888	55	307	113	46	....	....	....	....
1889	59	257	157	41	94	5	1,514	177
1890	37	260	212	21	61	21	2,222	231
1891	64	444	395	24	35	7	3,406	107
1892	78	601	550	27	17	13	5,483	188
1893	76	572	531	27	40	6	4,608	129
1894	75	435	369	6	5	3	2,620	205
1895	75	493	418	17	40	8	2,968	360

The following table exhibits in detail the work of the agents in enforcing the law relating to child labor:

CHILD LABOR, 1894-95

TOWNS	ESTABLISHMENTS		Children under 13 years of age unlawfully employed	CERTIFICATE OF AGE			CHILDREN 13 TO 14			
	Visited	Inspected		Town Clerk	Teacher	Parent	Employed			
							Having legal certificates	Having no legal certificates	In violation of law	Discharged to attend school
HARTFORD COUNTY										
Hartford.....	2	2			14					
Bristol.....	12	3					1			
East Windsor.....	2	2	1			11	2			
Enfield.....	3	3	1			32	8			
Glastonbury.....	6	6				1	2			
Manchester.....	2	2								
	11	11					1	3		
New Britain.....	6	3								
Plainville.....	22	25	2	3	6	12	5		2	
Simsbury.....	4	3				2				
Southington.....	1	1				1				
Windsor.....	6	6	3			1				
Windsor Locks.....	3	3				3	1			
	7	7	1			2				
Total, 12 towns...	90	80	8	3	20	65	21	3	2	
NEW HAVEN COUNTY										
New Haven.....	38	32			16	3	2			
Ansonia.....	10	10								
Beacon Falls.....	1	1								
Branford.....	2	2								
Cheshire.....	1	1					1		1	
Derby.....	4	4		3	1					
Hamden.....	5	4					3			
Meriden.....	14	14			2					
Milford.....	2	2			1					
Naugatuck.....	5	4		4	1					
North Haven.....	1									
Orange.....	4	4					1			
Seymour.....	4	4		7	4	3				
	1	1		8	2	2				
Wallingford.....	13	9			4	2				
Waterbury.....	25	23	2	52	2	15	1			
Total, 15 towns...	130	114	2	74	33	25	8		1	
NEW LONDON CO.										
New London.....	5	5					2	2	2	
Norwich.....	6	6				29	7	7	7	
Bozrah.....	2	2				1	1	1	1	
East Lyme.....	2	2								
Griswold.....	5	5				7	3	3	3	
Montville.....	4	4				1	2	2	2	
Preston.....	3	3				1				
Stonington.....	4	3	1				1	1	1	
Voluntown.....	3	3				2				
Total, 9 towns...	34	33	1			41	16	16	16	

TABLE XXII

PROSECUTIONS FOR EMPLOYING		CHILDREN 14 TO 16 YEARS OF AGE EMPLOYED				Have local authorities acted	School accommodations	Reading-room	Evening Schools
Children under 13 years of age	Children not having attended school	Number	Cannot read or write	Number of hours per week	Average weekly wages				
.....	14	.....	60	\$3.50	Yes	Yes	.....	Yes
.....	39	.....	60	3.40	.....	.....	.....	.....
.....	25	I	60	4.25	No	Yes	.....	.....
.....	21	.....	60	4.00	No	Yes	No	No
.....	90	.....	60	3.85	No	Yes	No	No
.....	19	.....	60	5.25	.....	Yes	No	No
.....	91	.....	60	3.90	.....	.....	.....	.....
.....	50	2	60	5.00	.....	Yes	No	No
.....	161	6	60	4.20	.....	Yes	.....	.....
.....	8	.....	60	4.55	.....	.....	.....	.....
.....	5	.....	60	6.00	.....	Yes	No	No
.....	25	.....	60	5.75	No	Yes	No	No
.....	11	.....	60	4.00	.....	Yes	No	No
.....	45	.....	60	4.50	.....	Yes	No	No
.....	604	9	.....	.....	.....	.....	.....	.....
.....	185	22	48 to 60	3.70	Yes	Yes	No	Yes
.....	28	.....	60	3.50	Yes	Yes	No	Yes
.....	23	.....	60	3.74	No	Yes	No	No
.....	16	2	54 to 60	3.53	No	Yes	No	No
.....	9	.....	60	3.25	No	Yes	No	No
.....	46	.....	60	4.15	No	Yes	No	Yes
.....	3	.....	55	4.00	No	Yes	No	Yes
.....	26	3	60	4.66	No	Yes	No	Yes
.....	13	.....	60	3.65	No	Yes	No	Yes
.....	21	.....	50 to 60	3.90	No	Yes	No	No
.....	17	.....	60	.....	.....	.....	.....	.....
.....	26	3	60	4.44	No	Yes	No	Yes
.....	168	7	60	4.40	No	Yes	No	Yes
.....	581	37	.....	.....	.....	.....	.....	.....
.....	111	3	60	.....	No	Yes	.....	Yes
.....	I	73	21	60	.....	No	Yes	Yes	Yes
.....	8	.....	60	.....	No	Yes	.....	.....
.....	3	I	60	.....	No	Yes	No	No
.....	61	38	60	.....	No	Yes	No	No
.....	12	6	60	.....	No	Yes	.....	No
.....	10	.....	60	.....	No	Yes	.....	.....
.....	I	33	3	60	.....	No	Yes	.....	.....
.....	8	I	60	.....	No	Yes	No	No
I	I	319	73	.....	.....	.....	.....	.....	.....

CHILD LABOR, 1894-95

TOWNS	ESTABLISH- MENTS		Children under 13 years of age unlawfully employed	CERTIFICATE OF AGE			CHILDREN 13 TO 14			
	Visited	Inspected		Town Clerk	Teacher	Parent	Employed			
							Having legal certificates	Having no legal certificates	In violation of law	Discharged to attend school
* FAIRFIELD COUNTY										
Bridgeport	27	27					4			
Danbury	7	7								
Greenwich	1	1								
Huntington	7	7	3		3	7	1	4	2	2
Newtown	4	4					1			
Norwalk	1	1								
Total, 6 towns....	48	48	3		3	7	6	4	2	2
WINDHAM COUNTY										
Brooklyn	1	1					4	2	2	2
Killingly	12	12					8	3	3	3
Plainfield	8	8					8	3	3	3
Putnam	10	8					13	2	2	2
Sterling	2	2								
Thompson	2	2								
Thompson	4	4					18	2	2	2
Windham	12	12					7	2	2	2
Woodstock	7	1								
Total, 8 towns....	75	48					58	14	14	14
*LITCHFIELD COUNTY										
Barkamsted	1	1								
Colebrook	1	1								
New Hartford	3	3			13		13	4		
New Milford	2	2						3		
Norfolk	2	1								
Plymouth	1	1						2		
Thomaston	2	1								
Torrington	10	10			1		1	7		
Watertown	5	5						4		
Winchester	12	12					1	3		
Total, 10 towns...	39	37			14		15	23		
MIDDLESEX COUNTY										
Middletown	7	6		2	12	3	1	1		
Haddam	1	1			7	5	1	1		
Chatham	1	1				3	4	1	1	
Chester	2	2								
East Haddam	4	4								
Essex	8	4						1		
Middlefield	2	1					1			
Portland	1	1				3		1		
Saybrook	2	2	5				1	3	2	2
Total, 9 towns....	1	1								
Total, 9 towns....	29	23	5	2	19	14	7	8	3	2

* The establishments of this county were visited by Mr. J. K. Judson, but the statistics cannot be accurately compiled.

TABLE XXII—Continued.

PROSECUTIONS FOR EMPLOYING		CHILDREN 14 TO 16 YEARS OF AGE EMPLOYED				Have local authorities acted	School accommodations	Reading-room	Evening Schools
Children under 13 years of age	Children not having attended school	Number	Cannot read or write	Number of hours per week	Average weekly wages				
.....	206	.....	55 to 60	\$3.80	Yes	Yes	No	Yes
.....	38	.....	60	4.64	No	Yes	No	No
.....	8	.....	60	3.50	No	Yes	Yes	No
.....	44	.....	60	3.25	No	Yes	No	No
.....	52	.....	60	3.30	No	Yes	No	No
.....	2	.....	60	3.50	No	Yes	No	No
.....	5	.....	59	.....	.....	.....	.....	.....
.....	355	.....	.....	.....	.....	.....	.....	.....
.....	47	23	60	3.00	No	Yes	No	No
I	59	30	60	3.00	No	Yes	.....	No
.....	113	47	60	3.25	No	Yes	No	No
.....	80	33	60	3.00	No	Yes	.....	No
.....	9	.....	60	4.50	No	Yes	No	No
.....	83	31	60	3.00	No	Yes	No	No
.....	137	29	60	2.75	No	Yes	Yes	.....
I	528	193	.....	.....	.....	.....	.....	.....
.....	8	.....	60	3.50	.....	Yes	No	No
.....	59	2	60	3.35	.....	Yes	No	No
.....	2	.....	60	4.00	.....	Yes	No	No
.....	6	.....	60	.....	.....	Yes	No	No
.....	25	.....	60	4.50	.....	Yes	No	No
.....	71	2	60	5.40	.....	Yes	No	No
.....	23	.....	60	4.50	.....	Yes	No	No
.....	45	.....	60	3.85	.....	Yes	No	No
.....	239	4	.....	.....	.....	.....	.....	.....
.....	68	3	60	3.90	No	Yes	No	Yes
.....	40	3	60	4.00	No	Yes	No	No
.....	7	1	60	.....	.....	.....	.....	.....
.....	5	1	60	3.86	No	Yes	No	No
.....	1	.....	60	.....	.....	.....	.....	.....
.....	5	1	60	3.75	No	Yes	No	No
5	28	.....	60	2.00	Yes†	Yes	No	No
.....	1	.....	50	.....	No	Yes	No	No
5	155	9	.....	.....	.....	.....	.....	.....

† On complaint of the agent of the State Board of Education.

CHILD LABOR, 1894-95

TOWNS	ESTABLISH- MENTS		Children under 13 years of age unlawfully employed	CERTIFICATE OF AGE			CHILDREN 13 TO 14			
	Visited	Inspected		Town Clerk	Teacher	Parent	Employed			
							Having legal certificates	Having no legal certificates	In violation of law	Discharged to attend school
TOLLAND COUNTY										
Columbia.....	1	1								
Coventry.....	7	7								
Mansfield.....	5	5								
Stafford.....	9	9								
Vernon.....	13	12					5	2	2	2
Willington.....	1	1					16			
Total, 6 towns....	48	35					21	2	2	2

SUMMARY

COUNTIES	ESTABLISHMENTS			Children under 13 years of age unlawfully employed	CERTIFICATE OF AGE		
	Number of Towns	Visited	Inspected		Town Clerk	Teacher	Parent
Hartford.....	12	90	80	8	.....	3	20
New Haven.....	15	130	114	.....	2	74	33
New London.....	9	34	33	1	.....	.....	.....
Fairfield.....	6	48	48	3	.....	3	7
Windham.....	8	75	48	.....	.....	.....	.....
Litchfield.....	10	39	37	.....	.....	14	.....
Middlesex.....	6	20	23	5	2	19	14
Tolland.....	6	48	35	.....	.....	.....	.....
Total.....	75	493	418	17	4	113	74

Prosecutions.—The following table gives the prosecutions under the attendance and child labor laws since 1889:

TABLE XXIII

Year	*Attendance	Child Labor	Total
1889	26	7	33
1890	32	16	48
1891	32	7	39
1892	61	7	68
1893	68	8	76
1894	40	5	45
1895	27	9	36

* Including truancy and neglect.

TABLE XXII—*Continued.*

PROSECUTIONS FOR EMPLOYING		CHILDREN 14 TO 16 YEARS OF AGE EMPLOYED				Have local authorities acted	School accommodations	Reading-room	Evening Schools
Children under 13 years of age	Children not having attended school	Number	Cannot read or write	Number of hours per week	Average weekly wages				
.....	1	.....	60	.....	No	Yes	No	No
.....	5	.....	60	.....	No	Yes	No	No
.....	9	4	60	.....	No	Yes	No	No
.....	68	21	60	.....	No	Yes	.....	.....
.....	102	10	60	.....	Yes	Yes	Yes	Yes
.....	2	.....	60	.....	No	Yes	No	No
.....	187	35	.....	.....	.....	.....	.....	.....

BY COUNTIES

CHILDREN 13 TO 14				PROSECUTIONS FOR EMPLOYING		CHILDREN 14 TO 16 YEARS OF AGE EMPLOYED	
Employed				Children under 13 years of age	Children not having attended school	Number	Cannot read or write
Having legal certificates	Having no legal certificates	In violation of law	Discharged to attend school	.....	.....	.....	.....
65	21	3	2	.....	.....	604	9
25	8	.....	1	.....	.....	581	37
41	16	16	16	1	1	319	73
6	4	2	2	.....	.....	355	.....
58	14	14	14	1	.....	528	193
15	23	.....	.....	.....	.....	239	4
7	8	3	2	5	.....	155	9
21	2	2	2	.....	.....	187	35
238	96	40	39	7	1	2,968	360

The following table shows the prosecutions for the year covered by this report:

TABLE XXIV—PROSECUTIONS DURING

Town	Child	Age	Nationality	Offense	Circumstances of Family
Chester	Girl	15	American	Truancy	Comfortable
Colchester	Boy	12	Russian	Non-attendance	Poor
Coventry	Boy	10	Colored	Irregular attend	Poor and shiftless
"	Girl	6	"	Irregular attend	" "
"	Girl	11	"	Non-attendance	Mother left home last winter
"	Boy	8	"	Non-attendance	Father unable to care for the children
"	Boy	5	"	Non-attendance	
"	Boy	3	"	Non-attendance	
East Haddam . . .	Boy	12	Italian	Neglect to cause child to attend school	Poor, but comfortable
"	Boy	10	Italian	Neglect to cause child to attend school	" "
"	Boy	14	Irish	Truancy	" "
Glastonbury . . .	Boy	12	American	Neglect to cause child to attend school	Well-to-do
Guilford	Boy	12	American	Neglect to cause child to attend school	Comfortable
"	Boy	12	American	Neglect to cause child to attend school	"
"	Boy	13	American	Truancy	"
Haddam	Boy	8	Irish	Neglect to cause child to attend school	"
"	Boy	18	Irish	Neglect to cause child to attend school	"
"	Boy	9	Irish	Truancy	"
Killingly	Girl	12	Canadian	Unlaw'l employment	"
Madison	Boy	10	Canadian	Truancy	Stepfather negligent and unkind
Meriden	Boy	10	American	Truancy	Comfortable, the father rich
Naugatuck	Boy	10	American	Neglect to cause child to attend school	Well-to-do
North Haven . . .	Girl	10	American	Neg. and cruelly treated	Child's parents dead
N. Stonington . .	Girl	9	American	Neglect to cause child to attend school	Comfortable
"	Boy	10	American	Neglect to cause child to attend school	"
Norwich	Girl	13	German	Unlawfully employed	"
"	Boy	13	Canadian	Unlawfully employed	Poor
Old Saybrook . .	Boy	13	American	Truancy	Well-to-do
Orange	Boy	13	English	Neglect to cause child to attend school	Comfortable

THE YEAR ENDING AUGUST 31, 1895

Days attendance at school during 12 months	Court	Results	Town
..	Justice of Peace	Committed to Industrial School for Girls	Chester.....
12	" "	Fined \$1 and costs	Colchester....
79	" "	Committed to County Home	Coventry.....
64	" "	" " "	"
..	" "	" " "	"
..	" "	" " "	"
..	" "	" " "	"
..	" "	" " "	"
9	" "	Fine \$5 and costs	East Haddam
22½	" "	Fine \$5 and costs	"
54	" "	Judgment suspended	"
41	" "	Fine and costs \$13.51	Glastonbury ..
38	" "	Fine and costs \$9	Guilford.....
32	" "	Fine and costs	"
30	" "	Judgment suspended	"
57	" "	Fine \$1 and costs	Haddam.....
27	" "	Fine and costs \$14	"
33½	" "	Discharged	"
..	" "	Fine and costs \$14	Killingly.....
65	" "	Committed to Conn. School for Boys	Madison.....
46	City Court	Judgment suspended	Meriden....
88	Town Court	Fine and costs	Naugatuck...
90	Justice of Peace	Committed to Temporary Home	North Haven
..	" "	Fine and costs	N. Stonington
..	" "	Fine \$1 and costs	"
..	City Court	Discharged	Norwich.....
..	"	Nolled on payment of costs, \$10.54	"
175	" "	Committed to Conn. School for Boys	Old Saybrook
41	" "	Fined \$15, appealed to higher court and acquitted	Orange.....

TABLE XXIV -- PROSECUTIONS DURING THE

Town	Child	Age	Nationality	Offense	Circumstances of Family
Portland..	Boy	12	German	Neglect to cause child to attend school	Comfortable
"	Boy	12	.....	Employing child under 13 years of age	Parents poor, but comfortable
"	Boy	11	Irish	Employing child under 13 years of age	
"	Boy	11	Swede	Employing child under 13 years of age	
"	Boy	11	Swede	Employing child under 13 years of age	
"	Boy	12	Swede	Employing child under 13 years of age	
Stonington....	Girl	12	American	Truancy	Poor
"	Boy	12	Canadian	Unlaw'l employment	"

PROSECUTIONS

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YEAR ENDING AUGUST 31, 1895 — CONTINUED

Days attendance at school during 12 months	Court	Results	Town
59	Justice of Peace	Fine and costs \$8	Portland...
126 $\frac{1}{2}$	" "	Fine \$5 and costs in each case. Total, \$75	"
125	" "		"
129	" "		"
120 $\frac{1}{2}$	" "		"
131 $\frac{1}{2}$	" "		"
29	Borough Court	Judgment suspended	Stonington...
..	" "	Fine \$10 and costs	"

The following is the report of Mr. Giles Potter:

TO THE HON. CHARLES D. HINE,

Secretary of the State Board of Education :

A report of my work as agent of the Board, chiefly in promoting due observance of the laws relating to the instruction and employment of children, for the year ending August, 1895, is briefly presented in the following table.

Every school register, properly kept, shows that some of the scholars were absent some days during the year or term, and usually every week. When such absences have been accounted for by teachers and no further inquiries were made by visiting the parents, or otherwise, they have not been regarded as cases investigated. *Cases investigated* includes those only where some time was spent or special efforts were made in ascertaining the causes of the irregularities or the truthfulness of the excuses rendered. But the cases stated for the town of Vernon are exceptions. In the special canvass of that town, when, on comparing the enumeration reports and the school registers, it appears that children were not attending school or had been very irregular in attendance, the explanations of Mr. W. V. McNerney, the local officer for securing the observance of the laws concerning attendance at school in that town, were regarded as sufficient, and these cases are reported as *investigated*.

The number of schools visited includes private schools as well as public. These visits were made to ascertain what children were absent, and to procure statistics of attendance.

Visiting families is an important part of our work. When a child is not attending school, or is very irregular in attendance, it must not at once be concluded that the child is truant, or that the parent or guardian is guilty of violation of law. They must have opportunity to explain. When it is known that a child is unlawfully absent, the parents or person having control may be persuaded, in most cases, without recourse to legal proceedings, to have the child regularly in school. And in many cases where severe measures seem to be necessary, some statements or admissions on the part of parents are necessary to successful prosecutions.

Visiting factories and other places where children are employed seems at least to keep those having control of such establishments mindful of the law. The general managers of all respectable establishments desire to have the law concerning the employment of children strictly observed on the premises under their control. But overseers and contractors are often careless and sometimes willingly deceived. Some employers require certificates of age for all children under sixteen years of age employed, or keep

records of all such persons on the books that have been provided for such purpose. It would be well if all employers would take all these precautions, for parents and others interested in the wages of the children very often try to deceive regarding their ages.

Fortunately, we are not dependent on inspection of the children in their places of employment for knowledge of violations of the law. When children are absent from school it is not difficult to ascertain where they are.

The recent amendment to the law, making it unlawful to employ children under fourteen years of age, makes the law less complicated, but will doubtless increase the temptation, on the part of parents, to falsify the ages of their children. In cases of children of foreign birth we often have no remedy.

Disability includes cases of permanent physical or mental weakness, which renders a child unfit to attend school, and sometimes incapable of any instruction; and cases of sickness for a year, or a few months, or a few days, causing absence from school for one or more terms or irregularity in attendance. Sickness is often a mere excuse for keeping children from school when they are able to go anywhere else, and sometimes to do hard work. In some cases a doctor's certificate can be required, but not in all.

Want of clothing is usually temporary only. In most communities such wants, when known, are supplied either at the expense of the towns or by benevolent persons and charitable societies. Some teachers have supplied such wants at their own expense. In one city, at least, children of well-to-do parents, on request of a principal and teacher, have brought to the school clothing which they had outgrown, or for other cause had laid aside, to be given to children less fortunate in the same school, or in schools in other sections of the city, by the truant officer and teachers. In the same city the town agent furnishes shoes for children on certificates of principals of the schools that the children are absent for want of shoes, and that the parents are not able to furnish them. On the other hand there are towns where selectmen have refused to furnish any shoes or clothing for children to wear to school, saying, "If the parents cannot take care of their children, let them be committed to the Temporary Homes (at the expense of the State)." The former practice is surely to be commended. In some instances your agent has found it less expensive to supply some wants of this kind himself than to spend time looking for other means.

Lawfully absent from school at work refers to children from fourteen to sixteen years of age, and (during the past year) to children thirteen years of age who had attended school sixty

days of the preceding twelve months and were having regular employment. Such cases were found in visiting schools and canvassing for non-attendants, and in inspecting factories and other places where young persons are employed. This division does not include children who attended school irregularly, and were employed at home or elsewhere when absent from school.

Unlawfully absent from school relates not only to non-attendants, but to irregular attendants, when not absent for lawful cause. The larger part of this class were irregular attendants.

Unlawfully employed includes those having steady employment, and those who, while registered in school, were kept at home some of the time to assist at home, or to work a day or two or more elsewhere as occasion might offer.

All children unlawfully absent should appear as *sent to school* or to the institutions provided for neglected or truant children. Reports received from teachers show that efforts of this kind were generally successful. Some of the canvassing was done near the end of the last school term of the year; hence the number of children sent to school in some towns is less than the number found to be unlawfully absent.

Prosecutions of parents and others having control of children have been made only in cases where there has been continued neglect of the children and defiance of law. It is not pleasant to resort to such means, but it is doubtless well that some do make themselves objects for the enforcement of the law and examples of what the law can do. Eight such prosecutions have been made by me during the year. The five prosecutions of employers were for violations of the law concerning the employment of children under thirteen years of age in one establishment. Not only were the children employed by the superintendent or overseer knowing them to be under thirteen years of age, but a deliberate attempt was made to conceal them from inspection. Undoubtedly these offenses deserved a severer penalty than was imposed or could be imposed by a justice of the peace, but as the defendant pleaded guilty, it was not thought best to take the cases to the Superior Court. The fines and costs were seventy-five dollars.

Cases of truancy referred to in this report are those only with which your agent had anything to do. Doubtless there were others in the towns named. In some cities and towns many such cases were attended to by local officers.

Nine of the towns named—those marked with a star—were completely canvassed, and the numbers in the table against the names of these towns indicate not only the work of your agent, but, approximately at least, the real condition of school attendance in those towns. In the other towns the numbers represent only the work done in visiting schools and factories, and in attention to special cases of delinquency in attendance.

TABLE SHOWING WORK AND RESULTS IN TOWNS VISITED, YEAR 1894-5

TABLE XXV

TOWNS	Cases investigated	Visits to schools	Visits to families	Visits to factories and stores	LAWFULLY ABSENT FROM SCHOOL			Unlawfully absent from School	Unlawfully employed	Sent to school	PROSECUTIONS		Truants	Sent to Connecticut School for Boys	Sent to Industrial School for Girls	Sent to Temporary Homes	Schoolhouses inspected
					Disability	Want of Clothing	At Work				Of parents	Of employers					
1 Andover.....	1	1	1					1									
2 Ansonia.....	4	1	1	10				28									
3 Avon.....	15	4	5		2	3		3	2	3							
*4 Bethany.....	19	5	10		1			15	15	15			3				
5 Bloomfield.....	18	2	2	1	1			3	10	11			3				
6 Branford.....				2				23									
7 Bridgeport.....	9	7	8					9		9			1				
8 Bristol.....				12				26									
9 Chatham.....	1	1	1	2				1		1			1				
10 Cheshire.....				1													
*11 Chester.....	16	5	8	4	1	4	1	12	1	12			1			1	
12 Clinton.....	1		1							1							
13 Cromwell.....	2	2															
14 Danbury.....	4	7	1					2		2							
15 Derby.....	18	4	14	4	1		16	11	5	11			1				
16 East Granby.....	5	1	2		1			4		5							
17 East Haddam.....	13	7	8	8			6	9		10	2		2				
18 East Haven.....	33	5	19		4	3	1	20	2	20			1				
19 Essex.....	4	2	2	2			1	4		3			1				
20 Glastonbury.....	22	5	13	3	3		3	13	2	13	1						
21 Guilford.....	28	8	22		7		1	20	2	20	2		1	1			
22 Haddam.....	19	5	10	2	1	5	7	14	2	14	2		1	1			
23 Hamden.....	6	2	4	5			9	6	1	6							
24 Hartford.....	18	6	11	4		4		14		14			2	1			
25 Huntington.....	9	2	7	4	2		56	7	4	7							
*26 Madison.....	21	13	18		2	2	3	15	2	14			1	1			
27 Manchester.....			3														
28 Meriden.....	7	4	5	14			46	7		7			1	1			
29 Middlefield.....			1				6										
30 Middletown.....	21	5	13	7	6		70	16		16							
31 Milford.....		3	2				3										
32 Naugatuck.....	38	6	23	5	6	2	26	25	2	25	1		10				
33 New Britain.....	6	15	3	22			146	5		5			2				
34 New Haven.....	94	30	62	38	7	12	190	48		48			8	1			
35 Newtown.....	6	3	2	1			2	4	1	1							
36 North Haven.....	27	4	12	1	6	2	5	14		14						1	
37 Norwalk.....	26	3	17		8	2		14		14			3				
*38 Old Saybrook.....	7	2	6			1		7	1	7			2	1			
39 Orange.....	4	3	2	4	1		13	3	1	3	1						
40 Plainville.....			4				8										
41 Plymouth.....	9	2	5		1	1		6		6							
42 Portland.....	15	5	14	2			29	12	8	12	1	5	1				
43 Salisbury.....		2															
*44 Saybrook.....	9	2	7	1			1	8		8			1				
45 Seymour.....			5				24										
46 Simsbury.....	10	5	8	1				8	2	8							
47 Southbury.....	17	3	8		4		1	12	3	12							
48 Stamford.....	14	3	8		3	2		9		10			1				
49 Stratford.....		2															
*50 Tolland.....	47	9	10		3		4	11	6	7						11	
*51 Vernon.....	269	12	14		27	4	219	19	2				4				12
52 Wallingford.....			13				28										
53 Waterbury.....	12	5	11	25	1	1	184	10	1	10							
54 Watertown.....	3	3	3	2				3	1	3			1				
*55 Westbrook.....	10	6	3				1	5		5							
56 Windsor Locks.....	1	1	1	1				1		1							
*57 Woodbridge.....	12	2	3		2	2	3	10	2	10							
57 Totals.....	950	235	414	216	102	50	1199	455	68	431	10	5	52	7	1	1	23

It is interesting to note the change in public sentiment during the past twenty-five years regarding laws concerning school attendance. In 1869 the law concerning the employment of children under fourteen years of age was amended so as to prohibit their employment unless they attended school at least three months in each year, and the State Board of Education was authorized to employ an agent to secure the enforcement of the law. In 1871 the law was further amended so as to make neglect on the part of a parent or other person, having control of a child, to cause the child to attend school during the period of his suspension from employment, an offense punishable with a fine of five dollars for each week of neglect.

In the Report of the State Board of Education, in 1872, it was remarked: "To this extent the people are willing to adopt the principle of compulsory education." "Further than these laws go our legislation can not well extend." Now we find that from time to time these laws have been amended till at the last session of the legislature it was enacted that parents and other persons having control of children from eight to sixteen years of age shall cause them to attend school during the time the public schools are in session, the only exception being in regard to children over fourteen years of age who are employed to labor; and further, that schools shall be in session in every district thirty-six weeks, at least, in every year. That the people approve these laws is shown by the numerous requests for the services of the agents of the State Board in all parts of the state. A large majority of parents and others having care of children are not affected by these laws. They do for their children all that the laws demand without any reference to their requirements. But there are careless parents, and parents who would live on the earnings of their young children; and persons who take into their homes children from the Temporary Homes and asylums, "out of charity," as they often say, but do not, unless compelled to do, give them a chance to attend school unless, perhaps, irregularly for a few days. As an example, a person who had control of a poor child stated, "We use her and do for her as our own child. If I need her at home half a day I keep her, the same that I would do if our own child." The school register showed that the number of days this child was kept at home during the year far exceeded the number when she was sent to school. Such cases are remedied by the law.

There are difficulties in the way of strict enforcement of the law. Some of these have been referred to in this report. The necessities and convenience of parents seem to be the chief obstacles. These would be far less formidable if the laws con-

cerning the causes of intemperance were more restrictive and were properly enforced, and laws providing for relief of the poor were more thoughtfully regarded.

The law concerning the employment of children, as stated before, is generally respected by employers. It was often remarked by an agent of the Board, our late associate, Joseph K. Judson, that no law on the statute book was more carefully regarded and strictly enforced than the law concerning the employment of children. As county commissioner for many years, and by experience in this work, he was well qualified to give an opinion. His judgment in this matter was undoubtedly correct.

The sudden death of Mr. Judson on the sixth day of March affected us with feeling of deep sorrow. In his faithful service in this work for seven years he was a beloved associate and friend. In accordance with your request, I have, so far as possible, compiled the reports of his work since September 1, 1894. These reports relate chiefly to his inspection of children employed in factories in Fairfield County.

During the period referred to he also visited some factories in other counties, investigated cases of non-attendance at school, and visited families and schools. But owing to his sickness and sudden death, no reports of these services were prepared, and his notes have not been available.

GILES POTTER.

NEW HAVEN, September, 1895.

Below will be found the report of Mr. W. S. Simmons, who has been occupied in three counties, New London, Windham, and Tolland.

TO CHARLES D. HINE, *Secretary*:

Sir,—The following is a report of my work as agent of the board for the ten weeks ending August 31, 1895:

Number of towns visited	32
Number of cases of absence investigated	411
Number of families visited	214
Number of schools visited	141
Number absent under legal excuses—	
Mental or physical disability	65
Lack of clothing	57
At work legally	30—152
Number absent illegally	195
Number at work illegally	28—223
Number sent to school	a 309

Number of factories visited	118
Number at work between 14 and 16 able to read and write	<i>b</i> 757
Number at work legally between 14 and 16 unable to read and write	<i>b</i> 278
Prosecution of parents	4
Prosecution of employers	4

a This number includes thirty-six that were provided with clothing by charitable people or organizations. An effort has been made to follow up every case investigated for illegal absence by correspondence with the teacher or parents. Information blanks on which to report attendance have been furnished the teacher, and in most cases teachers have cheerfully responded. Where continued neglect has followed first investigation, a second visit has been made. The result will be found in attendance report blank, form 2, family No. —. Many cases of neglect are of such a character that it is difficult to bring them to trial; for instance, if a child attends school so that there are not five continuous days of absence, it is difficult to reach that case through the courts. It seems to me that the law should be amended in this direction so that each child now required to attend school shall be required to attend a certain number of days in each term, and parents should understand that visiting is not one of the exemptions from the law.

b Most of the manufacturers in this district not only comply with the law, but believe in having it thoroughly enforced. Very many of the forty-four cases of illegal employment are due to the carelessness of the overseers who hire the help. Oftentimes, too, the parents misrepresent the age of the child in order to gain more financial aid from their family. This is apt to be the case among the foreign element, where it is very hard to get certificate of birth. And this difficulty causes the worst feature of the trouble. The parents realizing it, declare the child to be of a certain age, usually beyond the point where the law has control, and the father gives a certificate to this effect. This certificate presented to the overseer relieves the company of any responsibility. The parents in most of these cases are poor, and if a case is worked out proving the age of the child to have been falsely certified to, were the matter taken into court, others would have the fine and costs to pay or the parent would have to go to jail. This seems hard, but it seems still harder for these children to be brought up in ignorance, and while during the past year I have neglected to prosecute some of this class, I believe prosecution to be the only way to put a stop to this violation of the law.

W. S. SIMMONS,
Agent.

Below is the report of Mr. E. C. Andrews, who made special investigation of the attendance in 10 towns in Tolland County.

TO CHARLES D. HINE

Secretary State Board of Education

Sir:—The following is a report of my work, as agent of the board, to Aug. 31, 1895.

Following your instructions, the enumeration lists of eight of the towns of Tolland County were obtained, the schools visited, and each child between the ages of eight and sixteen years accounted for.

In some districts the work was retarded by the registers' not being kept according to law. Many teachers keep the record of attendance on separate sheets of paper, which is copied into the register at the end of the week, more often at the end of the month, and sometimes not until the end of the term. (One register was found in which the average attendance for the winter term had not been computed, although it was during the spring term that the agent called.) Pages 2 and 3 of the register are often not made out until the end of the year, while the age and date of the last birthday of each scholar is seldom written after the fall term.

In none of these towns did the School Board require the teachers to demand written excuses for absence or tardiness. Thus it occasionally happened that the teacher was ignorant of the cause of a week's absence on the part of a scholar, or even the cause of daily tardiness.

The majority of the school buildings inspected at this time were found to be comfortably furnished, so far as seats and desks were concerned. The same cannot be said regarding supplies, books of reference, supplementary work, etc. The law relating to flags (Chapter cciii, Public Acts 1893) was found to be generally observed, although in the town of Columbia, six of the eight schools were found to be without a flag.

Perhaps the worst feature of the buildings was that of ventilation, or, rather, the *lack* of it. To expect teachers and scholars to be bright and interested, and to do good work in a room in which the air has been breathed over and over again, is absurd. Still, this is true of a large majority of the country schools, the only means of ventilation being the windows and doors, with an occasional ventilator, often placed where it will do the least amount of good. The state has seen fit to require that physiology and hygiene be taught in all its schools (Chapter clvii, Public Acts, 1893). Could it not also require that the buildings in

which these subjects are taught be constructed on hygienic principles?

Although the inspection of factories was not made until after the schools had been closed for the year, very few cases of illegal employment were found, none of which seemed to be intentional violations of the law.

Some time has been spent in making arrangements for the library and teachers' meetings to be held in this fall.

E. C. ANDREWS.

Hartford, Conn., September, 1895.

TEACHERS — *Summary of Statistics 1894-95*

Number of teachers in winter — male, 403; female, 3,228: total	3,631
Decrease, male, 2; increase, female, 135: total increase	133
Number of teachers in summer — male, 353; female, 3,283: total	3,636
Increase, male, 21; increase, female, 120: total increase	141
Number of teachers continued in same school	3,305
Increase for the year	134
Number of teachers who never taught before	365
Average wages per month for male teachers	\$85.58
Decrease for the year . . . . .	.29
Average wages per month for female teachers	41.88
Increase for the year . . . . .	.40
Number of teachers whose wages was \$20 or less per month — male, 11; female, 108: total	119
Number of teachers whose wages was from \$20 to \$25 per month — male, 29; female, 265: total	294
Number of teachers who had attended Normal School	1,105
Number of teachers' meetings held during the year	14
Number of state certificates granted	148
Number of state certificates renewed,	138
Number of state certificates in force Sept. 1, 1895	286

Below will be found a table giving summary for years since 1866:

TABLE XXVI

Report of	No OF TEACHERS		No. OF TEACHERS		Continuously Employed	Beginners	Av. WAGES			Per cent. of total expense for schools	Teachers' meetings	EXAMINA- TIONS		
	Winter		Summer				Male	Female	Amount paid for teachers' wages			No. held	No. of Candidates	No. of Certificates
	Male	Fem.	Male	Fem.										
1866	655	1,448	113	1,959	1,074	558	\$49.00	\$22.61	\$421,137.92	70.4	0	.....	.....	.....
1867	624	1,518	115	1,995	1,185	639	45.21	23.14	482,677.50	67.3	9	.....	.....	.....
1868	617	1,560	139	2,023	1,218	637	52.05	24.91	557,193.22	57.8	12	.....	.....	.....
1869	645	1,580	150	2,057	1,453	651	56.64	26.93	609,658.05	51.3	33	.....	.....	.....
1870	679	1,639	162	2,134	1,568	668	58.74	29.16	695,539.25	54.3	12	.....	.....	.....
1871	702	1,670	185	2,141	1,407	607	63.10	31.29	785,680.04	48.4	9	.....	.....	.....
1872	699	1,721	186	2,194	1,434	595	66.56	32.69	833,759.96	55.6	6	.....	.....	.....
1873	715	1,762	198	2,240	1,508	580	67.01	34.09	888,871.89	58.1	10	.....	.....	.....
1874	711	1,810	246	2,246	1,574	618	69.03	36.05	959,229.40	64.9	11	.....	.....	.....
1875	704	1,897	258	2,303	1,690	539	71.48	36.07	1,021,714.07	60.1	11	.....	.....	.....
1876	721	1,910	272	2,324	1,768	557	70.05	37.35	1,057,242.19	67.1	0	.....	.....	.....
1877	767	1,899	321	2,317	1,780	539	67.43	37.16	1,085,290.05	70.9	6	.....	.....	.....
1878	753	1,923	305	2,354	1,904	478	64.55	36.20	1,058,682.28	60.1	5	.....	.....	.....
1879	752	1,959	349	2,329	1,947	470	61.03	36.50	1,041,040.43	68.1	5	.....	.....	.....
1880	773	1,968	377	2,344	2,063	484	57.19	35.27	1,015,882.91	73.7	5	.....	.....	.....
1881	746	2,025	392	2,354	2,119	411	56.43	35.42	1,011,729.94	71.8	4	.....	.....	.....
1882	680	2,120	349	2,432	2,144	454	60.69	35.37	1,025,322.66	69.4	10	.....	.....	.....
1883	617	2,213	316	2,503	2,183	470	63.44	35.94	1,056,268.25	68.0	9	.....	.....	.....
1884	566	2,301	307	2,532	2,325	460	67.36	36.52	1,094,580.61	60.3	9	.....	.....	.....
1885	562	2,347	307	2,596	2,347	485	69.17	37.21	1,130,863.35	63.6	17	15	153	23
1886	546	2,442	346	2,625	2,463	395	69.16	37.04	1,166,879.13	62.9	23	25	253	47
1887	561	2,477	346	2,670	2,482	419	69.89	37.97	1,188,056.04	66.3	15	20	166	42
1888	533	2,559	343	2,730	2,654	378	68.82	38.50	1,227,412.60	69.4	21	25	296	66
1889	493	2,629	327	2,783	2,677	398	73.50	38.52	1,264,061.02	69.6	6	19	194	33
1890	468	2,631	331	2,785	2,719	378	74.47	39.31	1,291,472.88	65.0	13	23	347	52
1891	460	2,766	356	2,852	2,766	426	76.24	39.34	1,330,087.56	62.2	13	24	283	36
1892	434	2,866	341	2,952	2,866	405	77.11	39.84	1,369,432.97	63.1	13	73	191	151
1893	419	2,925	315	3,023	2,974	405	83.69	39.48	1,426,711.16	63.8	25	73	221	124
1894	390	3,025	321	3,080	3,059	388	86.48	40.64	1,485,377.23	63.4	24	84	250	106
1895	405	3,093	332	3,163	3,171	413	85.87	41.48	1,548,148.67	58.5	28	51	185	117
1896	433	3,228	353	3,283	3,305	365	85.58	41.88	1,621,183.73	62.7	14	76	313	148

TEACHERS' MEETINGS

The following table shows the number of teachers' meetings from September 1, 1894, to September 1, 1895:

TABLE XXVII

Date		Town	Teachers	School Officers	Attendance
1894					
Sept. 21		Bethlehem	20	8	128
25		Brookfield	64	..	174
26		Kent	21	..	44
27		Oxford	59	..	125
Oct. 4-5		Stonington (Pawcatuck)	75	4	150
10		Terryville	17	3	150
Nov. 16		Durham	28	..	80
23		New Milford	40	..	100
23-24		Danbury	54	1	70
Dec. 14		Lakeville (Salisbury)	35	..	80

1895						
Feb.	8	Waterbury	.	.	..	75
	15	Sharon	.	.	12	4
Mar.	30	North Stonington	}	14	6	45
June	7			16	4	68
July	9-26	Norwich	.	.	600	..
						723

Summer School.—A summer school for teachers was held in Norwich, July 9 to 25, 1859. The trustees of the Norwich Free Academy generously permitted the use of the Academy and Slater Memorial Hall without charge. These buildings were in every way adapted to the purposes of the school. The library of several thousand volumes, the laboratory, the workshop and gymnasium were used by the classes. In fine, all the resources of the Academy were at the service of the teachers of the state. Through the kindness of Mr. Jonathan Trumbull the Otis Library was open to all members of the school.

Seven hundred and eighty-one persons were registered. Only those who took one or more courses were counted. The registration by towns was as follows:

TABLE XXVIII

HARTFORD COUNTY

Hartford	.	.	20	East Windsor	.	1	Newington	.	1
Bristol	.	.	2	Glastonbury	.	3	Southington	.	2
Canton	.	.	2	Manchester	.	5	South Windsor	.	1
East Hartford	.	.	1	New Britain	.	15	—		
								Eleven	.
								.	53

NEW HAVEN COUNTY

New Haven . . .	27	Meriden . . .	6	Southbury . . .	2
Ansonia . . .	2	Naugatuck . . .	5	Wallingford . . .	6
Branford . . .	8	North Branford . . .	1	Waterbury . . .	16
Cheshire . . .	1	North Haven . . .	1	—	
Derby . . .	1	Orange . . .	2	Fifteen . . .	82
Guilford . . .	3	Seymour . . .	1		

NEW LONDON COUNTY

New London	.	46	Lebanon	.	5	Preston	.	13
Norwich	.	233	Ledyard	.	14	Salem	.	2
Colchester	.	5	Lisbon	.	1	Sprague	.	4
East Lyme	.	3	Lyme	.	1	Stonington	.	9
Franklin	.	4	Montville	.	10	Voluntown	.	1
Griswold	.	10	North Stonington	.	7			—
Groton	.	14	Old Lyme	.	1	Nineteen	.	383

FAIRFIELD COUNTY

Bridgeport . . . 9	New Canaan . . . 2	Trumbull . . . 4
Danbury . . . 5	Newtown . . . 3	Westport . . . 1
Bethel . . . 4	Norwalk . . . 6	—
Darien . . . 1	Ridgefield . . . 1	Fourteen . . . 55
Fairfield . . . 2	Stamford . . . 9	
Huntington . . . 6	Stratford . . . 2	

WINDHAM COUNTY

Brooklyn . . . 1	Plainfield . . . 8	Woodstock . . . 3
Ashford . . . 1	Putnam . . . 4	—
Canterbury . . . 6	Scotland . . . 6	Eleven . . . 76
Chaplin . . . 4	Sterling . . . 2	
Killingly . . . 12	Windham . . . 29	

LITCHFIELD COUNTY

Litchfield . . . 2	Roxbury . . . 1	Washington . . . 3
Canaan . . . 2	Salisbury . . . 3	Watertown . . . 7
New Hartford . . . 2	Sharon . . . 1	Winchester . . . 5
Norfolk . . . 1	Thomaston . . . 5	—
North Canaan . . . 1	Warren . . . 2	Thirteen . . . 35

MIDDLESEX COUNTY

Middletown . . . 5	Durham . . . 1	Saybrook . . . 2
Chatham . . . 1	East Haddam . . . 1	Westbrook . . . 1
Chester . . . 2	Killingworth . . . 1	—
Clinton . . . 3	Old Saybrook . . . 1	Twelve . . . 21
Cromwell . . . 1	Portland . . . 2	

TOLLAND COUNTY

Coventry . . . 2	Stafford . . . 2	Willington . . . 1
Hebron . . . 3	Union . . . 1	—
Mansfield . . . 5	Vernon . . . 4	Seven . . . 18

The following is a summary :

	Town Represented	Number
Hartford County	11	53
New Haven County	15	82
New London County	19	383
Fairfield County	14	55
Windham County	11	76
Litchfield County	13	35
Middlesex County	12	21
Tolland County	7	18
Total	102	723

The following is the number in attendance from other states:

Massachusetts	30	Kansas	1
Rhode Island	10	New Hampshire	1
New York	9	Pennsylvania	1
North Carolina	3		—
New Jersey	2	Total	58
Illinois	1		

Total attendance, 781.

It will be seen that 102 towns were represented. Not all registered were teachers, but a scrutiny of the list shows that at least 600 were teachers or were preparing to become teachers.

The summer schools, begun in 1886 in this state, have not attempted and cannot attempt academic work. They are more properly short terms of normal schools, and can do most for those who have a fair education and some experience in teaching. The chief object is to offer an opportunity to those who cannot devote to special study more than a brief portion of their summer holiday each year. There is a large number of teachers, women predominating, who are anxious to avail themselves of such opportunity. They are willing to give a period of time varying from 10 days to a month to revive and carry forward their intellectual interests and to search for means of improving their schools. To these, to normal graduates, and to all who practice the art of teaching, the summer school brings substantial advantages which are reproduced in the schools and children of the state. An incidental but not unimportant result arises from contact with others who are doing the same work and from a generous enlargement of educational sympathies.

Especially can principals and superintendents, who must direct teachers, learn what the best teachers are doing in the best schools. They have opportunity to rectify their ideas, which often need rectification.

The short sessions are open to objection, and do foster certain evils. Attendance at a great number of lectures or lessons feeds curiosity and produces excitement, but does not leave permanent impressions. Least of all does it result

in systematic subsequent efforts. It is always undesirable that these meetings should be teachers' fairs, annual sessions for seeing the educational shows, and engaging in mental dissipation. But it is known that most of those in attendance at Norwich steadily followed the courses. No attempt was made to encourage or provide recreation. Beginning at 8 in the morning, there were classes until 1. Beginning again at 3, there were classes until 6, and there were evening lectures. During the last week the hour from 2 to 3 was occupied. It is, indeed, by the all day and every day work that the school accomplishes its purpose. In this particular the Connecticut school is essentially different from all schools which advertise to combine pleasure and profit.

To persons teaching or residing in this state there was no charge. To persons residing and teaching in other states there was a charge of five dollars, which admitted to all classes, courses, and lectures. The only limitation of attendance was in the Model Schools, where it was impossible to admit all who desired to observe.

Such a summer school must be a school of *methods of study* and of *methods of teaching*. With the latter mainly in view the courses were arranged as follows:

Arithmetic. — *Instructor*, MR. CHARLES W. DEAN, Bridgeport. *Seven Lessons.*

PLAN. — Principle and method discussed in connection with the following outline:

I. Primary Numbers. (Scheme of 50 steps.) Recognition, combination, separation, comparison, duplication, division, and mensuration of number groups. Steps from the concrete to the abstract. Discovering, performing, imagining, applying, and analyzing processes.

II. Beginnings of written Processes. Development of notation, fundamental operations, limits of necessary oral computations, use and solution of problems. Gradation of problems. Long division simplified.

III. Graduation of work for grades I to IV, including the above with elementary work in fractions, decimals, interest, measurements.

IV. Common fractions. Fractions and their expression, reductions, addition and subtraction, least common denominator, compound fraction, cancellation, multiplication by a fraction, division by a fraction, analysis of general problems.

V. Measurements. Application of denominate numbers in measurements of (1) Surfaces: rectangle, triangle, trapezoid, circle; flooring, roofing, plastering, papering, carpeting, paving, measurement of land, etc. (2) Solids: prismatic, cylindrical, cisterns, cans, tanks, bins, boxes, stonework, etc. (3) Higher problems in mensuration.

VI. Percentage. (1) Direct application in interest, commission, profit and loss, insurance, taxes. (2) Bank discount, partial payments, domestic exchange. (3) General Cases: Whole subject reduced to four kinds of problems with forms of solution.

VII. Miscellaneous Subjects.

Botany. — *Instructor*, MISS E. E. CARLISLE, Norwich. *Six Lessons.*

PLAN. — Study of plants for young children.

Germination.

Twigs, buds, leaves, and their protection.

Plant hairs, thorns, climbing apparatus of some plants.

Roots.

Vital processes of plants, breathing, digestion, circulation of sap.

Flowers. Mutual adaptation of flowers and bees.

Plant devices for the dissemination of seed.

Classification of plants.

Civil Government. — *Instructor*, MR. W. I. TWITCHELL, Hartford. *Five Lessons.*

PLAN. — (a) Increased interest in subject and popular demand for its study as shown by organization of Civic Clubs, municipal reform, etc.

(b) Ethics of the subject.

(c) Outline of work for primary classes.

(d) How to make use of well-known public institutions, buildings, and officials to make the subject of live interest.

(e) How to make the life of the schoolroom correlate the pupil with the civil and social life of the town, state, and nation.

(f) Suggestions as to the organization of the school into caucus, town, and city government, electoral college, etc.

(g) Correlation with other subjects of curriculum.

(h) Use of diagrams.

(i) Brief history of district, town, county, state, and nation as to their origin, growth, and interdependence.

(j) Bibliography of the subject.

Color. — Two lectures by MR. MILTON BRADLEY, Springfield, Mass.

I. Standards and measurements necessary for a Nomenclature of Color.

The establishment of spectrum standards.

The selection of pigmentary standards.

The Maxwell disks the only means available for measuring quantities of color effects.

Hues, tints, and shades classified to form scales of color.

Classification of grays.

Distinction between scales of pure colors and broken colors.

II. A consideration of the Newton Brewster theory of three primaries, red, yellow, and blue; three secondaries, orange, green, and purple; and the tertiaries, citrine, russet, and olive, involving an examination of complementary colors.

Analysis of tertiaries showing that they are gray spectrum colors.

Analysis of natural and pigmentary colors in terms of pigmentary standards.

Illustrations of Chevreul's simultaneous contrasts upon which color harmonies are very largely dependent.

Harmonies classified and illustrated.

The practical use of pigments in color printing, and of colored glasses in the Photochromoscope.

Constructive Drawing. — *Instructor*, MR. SOLON P. DAVIS, Hartford. *Fourteen Lessons.*

PLAN. — I. Relation of Constructive Drawing to Education. Preliminary work in Primary Grades.

II to V. First steps in Constructive Drawing. Processes of measurement, representation of facts of form. Relation of "views." Foreshortening. Development of surface. Construction in cardboard — rectilinear and cylindric forms.

VI to IX. Revolved positions of models, one, two, or more axes. Truncated forms. Parallel and oblique sections. Problems in Constructive Drawing. Union of two forms. Framing. Drawing to scale.

X. Elements of beauty in Constructive Design. Elements of stability. Adaptability of material.

XI. Relation of freehand and mechanical processes in Constructive Drawing. The "Technical Sketch."

XII. Use of Drawing Implements, board, T, square, triangle, dividers, etc. Problems in plane geometry.

XIII. Combination and intersection of solids. Details of machine and building construction. Development from intersections. Elementary machine and building construction.

XIV. Constructive Drawing in Evening Schools.

XV. Constructive Drawing in the High School. Relation to later life.

Daily practice.

Drawing and Color. — *Instructor*, MISS EMELENE A. DUNN, Willimantic. *Fifteen Lessons.*

PLAN. — I. What work properly belongs to the subject of drawing.

2. First principles in drawing for young children.

3. Color and first work in color.

4. Representation for children from eight to ten years of age.

5. The artist's method of using water colors as applied to the teacher's use.

6. Representation for children from ten to thirteen years of age.

7. Class study in water colors.

8. Class work in drawing. Freehand perspective, with scientific proving.

9. Drawing in color for story illustration.

10. Blackboard sketching for geography, geology, botany, and other school subjects.

11. Class work in color. Methods for children.

12. Freehand perspective with scientific proof.

13. Map painting.

14. Perspective, applied to historical illustration.

15. Elemental design as applied to kindergarten work and primary grades.

16. Questions and discussions.

Materials: A medium soft pencil, an eraser, a ruler, a box of colors, manilla drawing paper, a pad of white paper. (See Modeling and Constructive Drawing.)

Elementary Science. — *Instructor*, MR. A. B. MORRILL, New Haven, *Six Lectures.*

PLAN. — Force and Motion.

Liquids.

Gases.

Heat.

Magnetism and Electricity.

Chemistry of Common Life.

Apparatus. — MR. H. N. LOOMIS, New Haven. — An opportunity was given for making the apparatus used in the lectures on science. This work followed the course in science. The needed material was furnished at cost.

Geography. — *Instructor*, MR. ALEXANDER E. FRYE, Boston, Mass. *Three Lessons.*

PLAN. — Preparation for the study of a continent.

Study of the United States.

Industries of our country.

A study of cities.

PRIMARY WORK. — *Instructor*, MISS MARY A. SPEAR, South Manchester. *Two Lessons.*

MATHEMATICAL GEOGRAPHY. — *Instructor*, MISS HELEN F. PAGE, Chicago, Ill. *Two Lessons.*

MR. W. M. DAVIS, Cambridge, Mass. *Three Lessons.*

Geology. — *Instructor*, MR. A. P. SOMES, Danielson. *Six Lessons.*

PLAN. — Chemical composition of minerals.

Mineral composition of rocks.

Mineral characteristics, $\left\{ \begin{array}{l} \text{hardness.} \\ \text{cleavage.} \\ \text{luster, etc.} \end{array} \right.$

Texture of rocks.

Agencies modifying the earth's crust, $\left\{ \begin{array}{l} \text{aqueous.} \\ \text{igneous.} \end{array} \right.$

Aqueous agencies, $\left\{ \begin{array}{l} \text{Inorganic,} \\ \text{Organic,} \end{array} \right. \left\{ \begin{array}{l} \text{air.} \\ \text{water.} \\ \text{animals.} \\ \text{plants.} \end{array} \right.$

Inorganic, $\left\{ \begin{array}{l} \text{Chemical erosion.} \\ \text{Mechanical "} \end{array} \right. \left\{ \begin{array}{l} \text{on edge of land.} \\ \text{on surface of land.} \\ \text{chemical deposition.} \\ \text{mechanical "} \end{array} \right.$

Formation of $\left\{ \begin{array}{l} \text{coal and bitumen.} \\ \text{iron ore.} \\ \text{limestone and diatomaceous earth.} \end{array} \right.$

Sedimentary and stratified rocks, $\left\{ \begin{array}{l} \text{conglomerate group.} \\ \text{arenaceous "} \\ \text{argillaceous "} \end{array} \right.$

Drift.

Mountain making.

Dikes and veins, etc., as time may permit.

Identification of common rock forming minerals each lesson.

Geometry (Inventional). — *Instructor*, MR. T. W. HARRIS, Keene, N. H. *Six Lessons.*

PLAN. — Geometry — its divisions: inventional, constructional, and demonstrative: uses of each, in study and in practice.

Geometrical experience of the pupil: his concepts of space, direction, and dimension. Analysis and resynthesis of these concepts. Visual power and visual imagery.

Materials for Teaching: suitable problems.

Course of study: based on (a) The Cube. Reduction of solid to plane and line. Straight lines: measurement and estimation: construction and combination: position: scale. Angles: relative size. (b) The Cylinder. Reduction to circular plane. The circle: center: construction. Relations of circles and lines: of circles and angles. Measurement of arcs and angles.

Synthesis of lines and study of areas. The square and other rectangles. The triangle. Proportion, and measurements by means of triangles. Other quadrilaterals. Other polygons.

Construction and study of solid bodies. Cubes, rectahedrons, and rhombohedrons, prisms and cylinders, pyramids and cones, regular polyhedrons, the sphere.

Gymnastics. — *Instructor*, MISS EMILY B. SCARBOROUGH, New Britain. *Pianist*, MISS ANNIE L. PARKER, Meriden. *Daily Lessons.*

PLAN. — 1. Such exercises as can be reproduced in the schoolroom where there are desks and no available apparatus; the correction of common defects among children.

2. Personal bodily development of members of the class.

The former will include simple military work and free exercises selected from the American, Swedish, and Delsarte systems of gymnastics.

The latter will allow of work with dumb-bells, wands, Indian clubs, and elementary work on the parallel bars, rings, trapeze, and horse.

History (Method of Teaching). — *Instructor*, MR. ALBERT BUSHNELL HART, Cambridge, Mass. *Seven Lessons.*

PLAN. — 1. Choice of historical subjects.

5. Class exercises.

2. The teacher's preparation.

6. Written work.

3. Geography as an adjunct to history.

7. Graphic and illustrative methods.

4. The use of books.

Kindergarten. — *Kindergartner*, MISS FANNIEBELLE CURTIS, New Britain. *Assistant Kindergartners*, MISS EMILY H. VIETS, Worcester, Mass.; MISS MARIE CURTIS, New Britain.

9 to 10.30. A kindergarten with children.

10.30. Classes for primary teachers and all interested in kindergarten methods.

The following is the plan for study :

1. Practice of kindergarten songs and games. Songs. Suitable for opening exercises. Illustrative of seasons, etc. Music as well as the words of songs will be given, and in this connection there will be suggestions upon Music for Little Children. The Kindergarten, Its Effect. Games will be discussed and played.

2. Kindergarten Gifts. How they are used in the kindergarten. Suggestions for adapting some of them to Primary Grades.

3. Kindergarten Occupations. How they are used in the kindergarten. A number of periods will be occupied with working lessons on weaving, paper folding, sewing.

4. General Features of the Kindergarten. Morning talks. Stories, — what constitute good literature for children.

5. Child Study. Disposition of children. Management of children. (See model schools.)

LECTURES. — Why Froebel Became a Kindergartner; MR. HENRY W. BLAKE, Springfield, Mass. The Psychology of Froebel; MISS AMALIE HOFER, Chicago, Ill.

Language, Grammar, and Composition. — *Instructor*, MR. MARCUS WHITE, New Britain. *Ten Lessons*.

A brief history of the English language. The laws of development and change.

The grammar of modern English and the place of grammar in the public schools.

Outlines of a graded course in language and composition for public schools.

Library. — *Librarian*, MR. F. A. VERPLANCK, South Manchester.

Books adapted to the use of children in the public schools. Card catalogue illustrating method of cataloguing books for the use of teachers and scholars.

Library; Cataloguing. — *Instructor*, MISS EVANGELINE ST. C. CHAMPLIN, New Britain. *Two Lectures*.

I. (a) The card catalogue and its use in school libraries. (b) Essentials of cataloguing, or cataloguing simplified for teachers.

II. Library hand, — disjoined vertical or print-writing, in its simplest and plainest form. Its use in lesson work as well as in cataloguing.

Rules for Cataloguing School Libraries.

I. Entries;

(a) Enter each book under its author (surname first).

(b) Under title (if striking).

(c) Under subject if the book bears upon a subject likely to come up in connection with school work, *i. e.*, Henty's works under History, Lamb's Tales from Shakspeare under English Literature, Olive Thorne Miller's Little Brothers of the Air under Ornithology, etc.

(d) Author's name in full, if not more than two given names. If more, give initial of given names only.

(e) Anonymous Books. — Enter these under the title if the author's name cannot be found.

(f) Analyticals :

1. Make biographical entry for all good sketches of prominent persons' lives.

2. Make subject entry for a book or a chapter bearing upon a subject likely to be of use in the work of the school.

3. Make entry for author of a chapter or essay when there would be probability of its being looked for under the author's name.

(g) Editors and Compilers (use abbreviation after name, *ed.* or *comp.*)

Make entry under name of editor when the book is likely to be looked for under the editor. This will occur when the editor is practically the author, as in Andrew Lang's Fairy books; also when the editor is also a compiler, as in Rossiter Johnston's Little Classics.

Always make entry under name of compiler.

II. Imprint:

Give *edition*, *number of pages*, say *illus.* (for any kind of illustrations), and *maps* (if any), *date*, *place* on author and subject cards. (Publisher need be given only on author card.) (Imprint may or may not be given on subject card.)

III. Underscoring:

Underscore once on author card a word under which another entry is made.

Underscore twice on title or analytical card the name or word under which the main entry is made. (No underscoring on subject cards.)

IV. Spacing:

Leave one centimeter of space between different groups of information.

V. See References:

(a) Refer from a pseudonym to real name, *i. e.*, Sidney, Margaret see Lothrop, Mrs. Harriet M.

(b) Refer from one name of a subject to another when entries are under the latter, *i. e.*, *Birds*, see *Ornithology*.

Literature and the Use of Libraries. — MISS CAROLINE M. HEWINS, Hartford.

Three Lectures.

- I. Books for children.
- II. The Hartford Public Library and the Public Schools.
- III. A Question and Answer Hour.

Literature (American). — *Instructor*, MR. RICHARD BURTON, Hartford. *Six Lectures.*

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|--|--|
| <ol style="list-style-type: none"> I. (a) Definition of subject: Methods of study: Bibliography (b) the drama as a subdivision of our literature. II. Irving and the Essay. | <ol style="list-style-type: none"> III. Cooper and the Novel. IV. Bryant and Poetry. V. Bancroft and History. VI. Webster and Oratory. |
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Manual Training (American Woodwork). — *Instructor*, MR. WILLIAM C. HOUGHTON, Norwich. *Sixteen Lessons.*

- PLAN. — (a) Theory of educational woodwork. (d) Draughting.
 (b) Shop equipment. (e) Work from models.
 (c) Nature and use of woods. (f) Adjustment and care of tools.

Only those who could devote full time to the work were admitted to the course.

Microscopy. — *Instructor*, MR. GEORGE A. MORSE, Danielson. *Twelve Lessons.*

Model Schools. — *Daily Sessions except Saturdays.* Teaching, 10 to 11.30; Discussion, 11.30 to 12.

Departments — Kindergarten; Primary, Grades I and II; Grammar, Grade VII. Teachers — Kindergarten, Miss Fanniebelle Curtis, Miss Emily H. Viets, Miss Marie Curtis. Grades I and II, Miss E. E. Carlisle, Miss Mary A. Hovey. Grade VII, Miss Alice E. Reynolds, Miss Adeline S. Wallace.

Subjects — Kindergarten, see page 48. Primary, Reading, Number, Illustrative lessons in Drawing, Color, Literature, Plants, Animals, Related occupations for seat work. Grammar, History, Science, Arithmetic (Percentage).

Subjects not mentioned above were occasionally substituted for the regular work.

Modeling in Clay. — *Instructor*, MISS M. GERTRUDE FENN, New Britain. *Fifteen Lessons.*

PLAN. — Geometric forms.

Leaves and flowers.

Casts — including the casting of the clay work if desired.

Individual work may be done to supplement any subject, such as botany, geometry, history.

Suggestions will be given on casts and photographs of masterpieces of sculpture desirable for the schoolroom. Methods of studying these casts and something of the history of the originals will be given. (See Drawing.)

Museum Lectures on the Collections of the Slater Memorial Museum. — MR. HENRY W. KENT, Norwich. *Six Lectures.*

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| <ol style="list-style-type: none"> 1. Egyptian Art. 2. Prehistoric Greek sculpture. 3. Archaic Greek sculpture. 4. Fourth century Greek sculpture. | <ol style="list-style-type: none"> 5. Late Greek sculpture. 6. Renaissance sculptors. 7. Renaissance painters. 8. Barbizon painters. |
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Pedagogy. Courses of study. — *Instructor*, MR. C. F. CARROLL, Worcester, Mass. *Four Lectures.*

Penmanship. — *Instructor*, MR. A. W. CLARK, Boston. *Fifteen Lessons.*

PLAN. — The work took the form of a course in methods of teaching penmanship. This means, in other words, how to teach *free hand* writing to public school children in a simple manner.

In order to get a better understanding of these methods, a number of lessons were given teachers, allowing them the privilege of working out the same ideas they are expected to put in practice in their classrooms. The instruction covered work of every grade from the first year of school life to the high school, as well as practice in writing upon the blackboard and other interesting and practical work. (See Vertical Writing.)

Physiology. — *Instructor*, MR. G. P. PHENIX, Willimantic. *Four Lectures.*

1. Aim in teaching physiology.
2. How and what to teach about breathing.
3. How and what to teach about nutrition.
4. How and what to teach about circulation.

Care of and tests for the special senses.

SCHOOL HYGIENE. — *Two Lectures.*

1. General arrangement of schoolroom; lighting, care of children's eyes, etc.
2. Heating and ventilation.
3. Desks and seats.
4. Hygiene of instruction.

Psychology.—*Instructor*, MR. WILLIAM JAMES, Cambridge, Mass. *Three Lectures.*

The Psychology of Teaching and Learning.

I. The general conception of mental life according to modern psychology. The child considered as an organism for reacting on his environment. Native impulses and acquired habits.

II. Interest and attention. Association of ideas and memory.

III. Perception, apperception, and conception. The acquisition of ideas. Will and character. What the teacher can and cannot do.

Instructor, MR. A. B. MORRILL, New Haven. *Two Lectures.*

Instructor, MR. E. W. SCRIPTURE, New Haven. *Two Lectures.*

The New, or Experimental, Psychology and Its Applications.

I. Quick as thought. Measuring mental time to the thousandth of a second. How to develop quickness in action and in thinking. Mental arithmetic, spelling, etc., made interesting. How we walk with our minds. Hints as to marching and light exercise. Suggestion and hallucination.

II. The world as we see it. Measuring a child's color-sense. Can color-blind people be patriotic? Optical illusions. Foundations of color-teaching, drawing, and object lessons. The world as we hear it. Tones too high to be heard, too low to be heard, or too weak to be heard. Fineness of the ear for musical instruction. The world as we feel it. The skin sense and the muscle sense. Girls and boys compared. Results of mental measurements on the New Haven school children.

Reading (Primary).—*Instructor*, MISS BERTHA M. MCCONKEY, South Manchester. *Seven Lessons.*

PLAN.—I. Value of reading in education.

(a) Oral reading.

(b) Relations between signs and ideas, how established.

2. Methods of teaching reading.

(a) Alphabet.

(b) Phonetic.

(c) Word.

(d) Sentence.

(e) These methods in relation to memory.

3. Subjects of first reading lessons.

(a) Script and print.

(b) Copying, uses of.

(c) Rhymes and jingles.

4. Seat work.

(a) Importance of.

(b) Material for.

5. First reading books.

(a) Supplementary reading.

(b) Fables and fairy stories.

6. Silent reading.

ADVANCED.—*Instructor*, MISS EDITH W. TODD, New Haven. *Three Lessons.*

PLAN.—I. What is to be accomplished.

2. Amount of time required.

3. Oral reading.

4. Silent reading and reproduction.

5. Amount of reading.

6. Kinds of reading.

7. Its importance in relation to other subjects.

8. Dictionary.

VOICE AND EXPRESSION.—*Instructor*, MR. R. G. HIBBARD, New Britain. *Five Lessons.*

General course of work on voice and expression.

School Management.—*Instructor*, MR. N. L. BISHOP, Norwich. *Six Lectures.*

School instrumentalities and their care.

Ventilation.

Qualifications of a good teacher.

Records and reports.

Organization and classification.

Programme and recesses.

School signals.

Government and discipline.

Sewing.—MRS. E. C. NORTON, Springfield, Mass. *Fourteen Lessons.*

PLAN.—I. Class drill.

(a) Position.

(b) Practice with thimble.

(c) Practice with needle.

(d) Practice with scissors.

2. Measuring, folding, and cutting cloth.

3. Folding and Basting.

4. Backstitching.

5. Overcasting.

6. Hemming.

7. Topsewing.

8. Felled seams.

9. Patching.

10. Darning on cloth.

11. Gathering.

12. Buttonholes.

13. Stocking darning.

14. Gussets.

Vertical Writing.—*Instructor*, MR. EDWARD R. SHAW, New York. *Four Lessons.*

PLAN.—Brief summarization of the investigations which have led to vertical writing.

Objections to the sloping script.

Desks in relation to writing.

Form of script.

Posture.

The holding of the pen with regard to the anatomy of the hand.

Movement.

Alternation of practice and rest.

Fatigue of boys and girls compared.

How writing should be taught in the first two years.

Aim and methods with succeeding grades. (See penmanship.)

Vocal Music. — *Instructor*, MR. B. JEPSON, New Haven. *Fifteen Lessons.*

A systematic course of lessons enabling any teacher with fair voice and ordinary ability to make music a successful *study* in the schoolroom.

ORDER OF TOPICS. 1st year : Development of scale.

2d year : Time and measure, two, three, and four beat notes.

3d year : Letters, rests, keys, signatures, slurs.

4th year : Intervals, eighth notes, sixteenth notes, rounds.

5th year : Two part music, bass cleff, varieties of time.

6th year : Three part music, compound time, half beats.

7th year : Four part music, chromatic scale, accidentals.

8th year : Major and minor scales, modulation.

Individual singing, choir practice, phrasing, dictation, transposition, and expression taught in all grades.

The necessary music supplied at the place of meeting ; teachers taking the full course of instruction will be materially aided in this respect.

Evening Lectures.

Days with the Birds. MRS. KATE TRYON, Cambridge, Mass.

Ghiberti and the Baptistry Gates. MR. ALLEN MARQUAND, Princeton, N. J.

A Reading. MR. R. G. HIBBARD, New Britain.

The Mysteries of Flowers. MR. WILLIAM HAMILTON GIBSON, New York.

MR. FREDERICK WELLS WILLIAMS, New Haven :

1. *The Opening of China.* An outline of Chinese history during this century.

2. *The War Over Korea.*

The Novels of 1804. MR. RICHARD BURTON, Hartford.

A review of current English fiction as illustrating principles.

MR. JOHN FISKE, Cambridge, Mass. :

1. *Jacob Leisler and his times.* An episode in the early history of New York.

2. *Thomas Hutchinson, the last royal governor of Massachusetts.* A story of a patriotic and high-minded Tory in the early period of the American Revolution.

3. *More about the Boston Tea Party.* A protest against some of the Tory views of recent historians.

Certificates were given for attendance upon the lessons of each course.

While most of the work was in "methods" there was opportunity for steady work in drawing. To one who planned to take the drawing and modeling seventy-four hours of instruction were open in three weeks. By concentration of attention upon this subject very decided progress was possible. A school where drawing is specially taught would not accomplish more in a term.

The same was true in a less degree in manual training, 16 lessons (40 hours), singing 15 lessons, gymnastics 15 lessons. Upon the teaching of these subjects in schools the instruction was certain to exercise a pronounced and helpful influence.

The model schools, including the kindergarten, held thirteen sessions. In these schools were exemplified the best teaching with special reference to the needs of a class of observation. This was the most extensive course of the kind ever attempted at a summer meeting. The experiment justifies the opening of a greater number of schools. Teachers are especially ready to imitate good teaching, and where the reasons for teaching are given and emphasized in connection with class exercises the observation becomes a practical and illustrated lesson in methods.

The purpose and outlines of the course of *methods in history* were clearly stated by the instructor, Professor Albert Bushnell Hart of Harvard University, as follows:

Lectures.—The course of lectures on historical methods is intended to aid teachers to prepare themselves for the subject, and to make their class exercises interesting and helpful to pupils.

The lectures are meant to be suggestive rather than a complete survey of the subject. In order that the course may be really effective, it is necessary that those who take it should add some systematic work, intended to train them in the selection and use of material and its presentation to their pupils. Teachers are, therefore, earnestly recommended to follow out the lines of work described below.

Authorities on Methods.—Among the useful discussions of methods of studying and teaching history are the following, all of which will be found in the library of the summer school:

- CHARLES KENDALL ADAMS, *A Manual of Historical Literature*. Harpers, 1892.
 B. A. HINSDALE, *How to Study and Teach History, with particular Reference to the History of the United States*.
 G. STANLEY HALL, *Methods of Teaching History*. D. C. Heath & Co. [3d edition in preparation.]
 REPORT OF THE CONFERENCE ON HISTORY, CIVIL GOVERNMENT, AND POLITICAL ECONOMY, in the *Report of the Committee of Ten*. American Book Company.
 ANNA B. THOMPSON, in *Educational Review*, April, 1895; WILBUR FISK GORDY and WILLIS IRA TWITCHELL, *a Pathfinder in American History*.
 On Rome: MISS YONGE, *Young Folks' History of Greece and Rome*; CHURCH, *Roman Life in the Time of Cicero*.
 On Mediæval History: MARY O. SHELDON, *Studies in General History*.
 On English History: CHARLES DICKENS, *Child's History of England*; S. R. GARDINER, *History of England*; CYRIL RANSOME, *A Short History of England*.
 On American History: T. W. HIGGINSON, *Larger History of the United States*; H. E. SCUDDER, *Men and Manners of a Hundred Years Ago*.
 C. C. COFFIN, *Boys of '76*; C. C. COFFIN, *Following the Flag*; JOSIAH QUINCY, *Figures of the Past*; MARY SHELDON BARNES and EARL BARNES, *Studies in American History*. (See Gordy and Twitchell.)

Geographical Aids.—The following are the principal atlases applicable to school use:

- LABBERTON, *Historical Atlas*.
 S. R. GARDINER, *School Atlas of English History*.
 TOWNSEND MACCOUN, *Historical Geography of the United States*.
Epoch Maps Illustrating American History.

Collections of Documents Suitable for Schools.—

- VANCE C. MUNRO, *Translations and Reprints from the Original Sources of European History*. Univ. of Pennsylvania.
 E. D. MEAD, *Old South Leaflets*. D. C. Heath & Co.
 H. W. PRESTON, *Documents Illustrative of American History*. Putnam.
 ERNEST F. HENDERSON, *Mediæval Documents*.
 ALBERT BUSHNELL HART and EDWARD CHANNING, *American History Leaflets*. Lovell & Co.

Text Books.—It is difficult to make up a list of satisfactory text books in all the different fields of history. A collection of the most approved elementary text books will be found in the library, and the lecturer will comment upon some of them. Teachers are recommended to examine carefully the following :

- On Greece: FYFFE, *Primer of Greek History*; OMAN, *History of Greece*; MYER, *Ancient Nations and Greece*.
- On Rome: W. F. ALLEN, *Short History of the Roman People*; W. S. ROBINSON, *A First History of Rome*.
- On Mediæval History: E. EMERTON, *Introduction to the Study of the Middle Ages*; E. EMERTON, *Mediæval Europe*; CHURCH, *Middle Ages*.
- On English History: GUEST, *History of England*; T. W. HIGGINSON and EDWARD CHANNING, *English History for American Readers*.
- On American History: T. W. HIGGINSON, *Young Folks' History of the United States*; JOHN FISKE, *School History of the United States*; R. G. THOMAS, *History of the United States*; ALEXANDER JOHNSON, *History of the United States for Schools*; H. E. SCUDDER, *History of the United States*.

Collateral Reading for Pupils.—In connection with the text books on the various subjects, teachers are advised also to examine and make themselves familiar with some books likely to be serviceable for children, as follows :

- General Series: *Epochs of Ancient History*; *Epochs of Modern History*; *Heroes of the Nations*; *Epochs of English History*; *American Statesmen*; *English Citizen Series*; *American History Series*; *Epochs of American History*.
- On Greek History: BULLFINCH, *Age of Fable*; NATHANIEL HAWTHORNE, *Wonder Book*; WHITE, *Young Folks' Plutarch*; MAHAFFY, *Old Greek Life*; CHURCH, *Stories of the Persian Wars*; CHURCH, *Stories from Homer*; CHURCH, *Three Greek Children*.

The foregoing illustrates that work in methods which prepares a teacher with some knowledge of history to meet classes of children in our common schools. The selection and use of common material, graphic illustration, the orderly presentation of the essentials of biography and history were shown to be necessary ingredients of the best and most effective teaching.

The matter of summer school organization and methods is not settled. It is desirable that teachers who wish to attend should make their needs known. The State Board of Education will be glad to receive suggestions in regard to courses.

The school at Norwich gives a good deal of information concerning the proper function and scope of future schools.

1. The time should be longer, at least four weeks.
2. Annual sessions should be held, so that successive courses can be organized.

3. The courses should take four directions—

- (a) Methods of teaching.
- (b) Methods of study.
- (c) Information work.
- (d) Preparation for teachers' examinations.

(a) Instruction in methods of teaching the common school branches would be particularly valuable to teachers of some education and some experience. To these courses teachers could come with certainty of finding correction of errors and suggestions of improvement. Especially should the model schools be enlarged so that teachers might *see* the best methods of instruction.

(b) In the second division would be found guidance for that study which every wise teacher must *constantly engage in*. The courses might be arranged so that teachers would get a clear knowledge of methods and an acquaintance with the resources for private study. It is quite impossible to convey or receive any considerable amount of knowledge in the short time the school is in session. If, however, there be twenty to thirty days of close attention, outlines and plans of study for a year can be secured. Such work will at least arrange the knowledge which has already been acquired.

In the teaching of methods it is possible—

- (1) To give stimulus and right impressions and principles.
- (2) To introduce to the essential and advancing literature of the subject.
- (3) To summarize and arrange knowledge so that accumulations of reading and observation and all experience may be found in their proper place in the schoolroom.

(c) If the school can hold annual sessions, work can be so planned that the same subject can be continued for successive years, and thus actual advances be made. Under such conditions academic work is possible. If a student take one subject for the twenty or thirty days and be willing to attend two or three lectures daily, he can gain quite as much as in half a year in most institutions of learning, because he is studying under the impulse of definite purpose.

(d) There should be courses contributory to the state examinations. A course of study for a year pointing to the

examination could be laid out. The school could offer to those intending to take the examinations a special review and the examination could come at the close of the sessions.

In addition to these scholastic and directly educational purposes there is for teachers the refreshing change of occupation and scene, the stimulus of congenial companions engaged in the same vocation, the contagious inspiration of numbers with common sympathies and common purposes. These, certainly, are a better preparation for another year than idleness. Schools suffer from lack of competition. Teaching is a round which may become stupefying and narrowing, and the danger always is that each succeeding year will be one of chronic routine and not of improvement. These summer assemblies show to teachers what the best schools are and what good teaching means.

When all this can be done as at Norwich, amid a kind and courteous community, amid attractive natural surroundings, and with every appliance and convenience, certainly the summer school does not prevent rest and does promote educational recuperation. There is the preparation for the succeeding year, a preparation which busy workers cannot obtain in their daily round.

State Examinations.—This record covers a period from September 1, 1894, to September 1, 1895.

The places of examination and the number of candidates at each are given below.

TABLE XXIX

Ansonia . . . 1	Hartford . . . 39	Old Saybrook . . . 1
Bridgeport . . . 2	Meriden . . . 3	Putnam . . . 2
Broad Brook . . . 10	New Britain . . . 232	Salisbury . . . 20
Colchester . . . 2	New Haven . . . 59	Waterbury . . . 4
Danbury . . . 3	New London . . . 2	Willimantic . . . 29
Ellington . . . 1	Norwich . . . 2	

The number examined and number of certificates issued from September 1, 1892, to September 1, 1895, is as follows:

TABLE XXX

	Number Examined	Number Certificates Issued
1892-3	221	105
1893-4	178	108
1894-5	314	148

For three years, beginning September 1, 1892, the number of examinations in each study and the number of passes and failures were as follows:

TABLE XXXI

	Examined	Passed	Failed	Per Cent. of Passes
1892-93—Reading . . .	133	111	22	83
Writing . . .	145	96	49	66
Spelling . . .	157	119	38	75
Arithmetic . . .	183	129	54	70
Grammar . . .	160	136	24	85
Geography . . .	149	105	44	70
United States History	136	108	28	79
Physiology . . .	159	145	14	91
Civil Government	172	130	42	75
Elementary Science	161	127	34	78
Literature . . .	127	99	28	77
Music . . .	79	65	14	82
Drawing . . .	72	62	10	86

TABLE XXXII

	Examined	Passed	Failed	Per Cent. of Passes
1893-94—Reading . . .	88	84	4	95
Writing . . .	89	83	6	93
Spelling . . .	99	87	12	87
Arithmetic . . .	169	113	56	66
Grammar . . .	88	81	7	92
Geography . . .	129	101	28	78
United States History	114	100	14	87
Physiology . . .	139	131	8	94
Civil Government	87	79	8	90
Elementary Science	79	76	3	96
Literature . . .	86	81	5	94
Music . . .	65	60	5	92
Drawing . . .	64	61	3	95

TABLE XXXIII

	Examined	Passed	Failed	Per Cent. of Passes
1894-95—Reading . . .	179	137	42	76
Writing . . .	184	136	48	73
Spelling . . .	179	147	32	82
Arithmetic . . .	248	138	110	55
Grammar . . .	234	175	59	74
Geography . . .	206	142	64	68
United States History	194	135	59	69
Physiology . . .	232	185	47	79
Civil Government	205	151	54	73
Elementary Science	188	140	48	74
Literature . . .	192	150	42	78
Music . . .	120	104	16	86
Drawing . . .	119	101	18	84

Teachers Certificates.—The law relating to state certificates was changed by the last Legislature. The two sections relating to the subject run as follows :

SECTION 2222. The state board of education may, upon public examination in such branches, and upon such terms as it may prescribe, grant a certificate of qualifications to teach in any public school in the state, and may revoke the same. Such certificate may be accepted by any board of school visitors, or board of education, in lieu of any other examination.

CHAPTER CXXXV, Acts of 1895. The certificate of qualification to teach issued under section 2222 of the general statutes shall be accepted by boards of school visitors, boards of education, and town school committees in lieu of the examination required by section 2135 of the general statutes.


Under this law, state teachers' certificates must be accepted by school officers. The value of the certificate is thus greatly enhanced.

Hereafter certificates will be renewed only upon satisfactory evidence of successful teaching. This evidence is obtained from superintendents and school visitors.

The following persons were holders of elementary state certificates, September first, 1895:

Abell, Margery	Bancroft, Bertha L.	Bracken, Helen T.
East Hampton	New Britain	Norwalk
Abernethy, S. Emir	Bannell, Bertha J.	Bradley, Lizzie H.
Hartford	North Haven	Stonington
Ahern, Alice J.	Barber, Mary E.	Brennan, Nellie M.
Hartford	Seymour	Naugatuck
Allworth, Ida B.	Barnard, Cornelia R.	Bright, Ida E.
Deep River	Windsor	New Haven
Andrews, Carlota	Barrett, Agnes C.	Brooks, Susan L.
Noank	South Norwalk	New Haven
Andrwes, Mary E.	Bass, Harriet M.	Brown, Bessie A.
Summit, R. I.	Scotland	North Stonington
Atkins, Grace E.	Beard, Flora H.	Brown, Carrie E.
Forestville	East Berlin	Simsbury
Avery, Eliza W.	Beebe, Lina H.	Brown, Ella M.
Norwich	East Hampton	Merrrow
Ayres, Mary C.	Bennett, Cora M.	Brown, E. Ine
Bridgeport	Derby	Wallingford
Babcock, Sadie L.	Bishop, Jessie R.	Brown, Hattie B.
East Hampton	Jewett City	Gale's Ferry
Backus, Annie E.	Blake, Mary J.	Brown, Julia
Willimantic	Hartford	Greenfield Hill
Bacon, Mary C.	Boardman, Albert	Bubser, Anna A.
Scotland	Taftville	Hartford
Bailey, J. Adanois	Bonnie, Jennie G.	Bull, Adelia F.
Milford	Norwich Town	Ivoryton
Ballard, Laura C.	Botelle, Myrtie L.	Burke, Mary L.
Thompson	Cromwell	Talcottville

Cadwell, George A.	Downton, Lucy	Helgren, Louise O.
Willimantic	Thompsonville	Parkville
Callan, Lucy L.	Durfey, Lucy G.	Helion, Margaret T.
Southport	Norwich	Hartford
Callender, Iva M.	Dwight, M. Grace	Henderson, Barbara
Watertown	New London	New Haven
Camp, Susan A.	Egan, Margaret A.	Hickox, Eva A.
Hawleyville	New Haven	Ridgefield
Campbell, Annie M.	Elwood, Nellie	Higgins, Hanna H.
Preston	Westport	Branford
Campbell, Elizabeth A.	Falvey, Agnes E.	Hills, Bertha M.
New Haven	Bristol	Hillstown
Carpenter, M. Carabelle	Farley, Alice T.	Hintz, Anna
Willimantic	Derby	New Haven
Carroll, Stella W.	Fernquist, Hilma C.	Holcomb, Fanny
Worcester, Mass.	Hartford	New Haven
Carter, Alta M.	Foley, Helen B.	Honan, Mary A.
New Haven	Hartford	New Britain
Case, Alice L.	Fox, Grace E.	Husted, Fannie E.
North Canton	Hockanum	Stamford
Case, Edward R.	Francis, Emma L.	Hull, Emma L.
Norwich Town	Seymour	Liberty Hill
Chapman, John Lee Jr.	Frye, Alice	Hunting, Janet S.
Central Village	New London	Hartford
Chapman, Lucy E.	Gadbois, Anna M.	Hussey, Mary H.
Old Mystic	Leffingwell	New Haven
Christie, Alice J.	Gallup, Anna B.	Hyde, Fannie S.
Yonkers, N. Y.	Hampton, Va.	Danbury
Clark, Anna M.	Gallup, Bessie M.	Hyde, S. Fanny
Brookfield, Vt.	Hartford	New Haven
Clark, Emilie M.	Gard, F. Ione	Igoe, May R.
New Haven	Meriden	New Haven
Clark, Minnie L.	Gillum, Minerva M.	Jennings, Grace M.
New Britain	East Norwalk	South Norwalk
Coe, Emma M.	Gilroy, Margaret S.	Jennings, M. Emma
Middlebury	New Haven	Greenfield Hill
Colburn, E. Gertrude	Golding, Ada H.	Johnson, Lillian E.
South Coventry	Norwalk	Bristol
Coleman, Mary E.	Grady, A. Gertrude	Jones, Inez D.
Hartford	New Haven	North Westchester
Condren, Elizabeth A.	Graeber, Antonie D.	Kelley, Marcella M.
Hartford	Meriden	Norwich Town
Crampton, Ruth S.	Gridley, Edith M.	Kelley, Mary M.
Hartford	Broad Brook	Norwich Town
Cummings, Rose A.	Griffin, Sarah L.	Kellogg, Maud M.
Madison	West Suffield	Taftville
Curtiss, Miriam B.	Griswold, Catharine R.	Kennedy, Marie L.
Bristol	West Hartford	New Haven
Devitt, Margaret M.	Griswold, Jessie D.	Kenney, Winnifred K.
New Haven	Rocky Hill	Hartford
Dimmick, Maud E.	Hamlin, Mary W.	Kenny, Rosamond A.
Willimantic	Willimantic	Mt. Carmel
Doolittle, Helen C.	Hanna, Leonora S.	Kinney, Florence F.
Cheshire	New Britain	Dedham, Mass.
Donahue, Julia M.	Hansen, A. Marie	Kinsman, Louise H.
Litchfield	Hartford	Middletown
Dowd, Clara M.	Harrigan, Louise C.	Kloppenburger, Eleanor
East River	New Haven	Preston
Downs, Alberta M.	Harris, Elfie L.	Lake, Grace E.
Westville	Preston	Wallingford.

Landon, Kate H. Norwich	Miller, Leonora E. Norwich Town	Pinney, Margaret F. Terryville
Lane, Mabel E. New Haven	Miller, Sara B. Middlefield	Planten, Anna S. New Haven
Lawton, Caroline L. West Cheshire	Monahan, Julia A. Southington	Potter, Orrie P. Willimantic
Leigh, Maud I. Bristol	Moore, Mary A. Seymour	Price, Nettie B. West Hartford
Lewis, Almira Middletown	Moriarty, Rose A. Hartford	Prindle, Eva M. Sharon
Lewis, Mary R. Gildersleeve	Munson, Lucy J. South Norwalk	Quigg, Mary B. New Canaan
Loomis, Gladys Jones Westchester	Murnane, Anna J. New Britain	Quinlan, Ellen T. Branford
Luke, Ella Milford	Murphy, Katherine T. Stamford	Quinlan, Martha A. Branford
Lynian, Mary F. Norwich	Murphy, Susan T. Willimantic	Reilly, Catherine A. Stamford
Mackrille, Edith E. West Haven	Murray, Annie E. New Haven	Reilly, Maud R. New Haven
Mainwaring, May New York	Myers, Charlotte F. Wallingford	Rexford, Mary C. West Winsted
Mallette, Jennie V. Seymour	Nash, Julia E. West Haven	Richards, Emily W. New Haven
Maloy, Mary A. Hartford	Nettleton, Orrie E. Middletown	Richmond, Annette B. Thomaston
Maloy, Rose A. Hartford	Newell, Edna A. South Coventry	Rigby, May E. South Norwalk
Manion, Nellie A. Windsor Locks	Newman, Agnes C. New Haven	Ritchie, Maud F. Montville
Manley, Anna L. Danbury	Norton, Edith S. Willimantic	Robbins, Martha M. Branford
Marvin, Joseph E. Lakeville	Norton, Hannah M. Green's Farms	Robertson, George H. South Coventry
Mason, Mattie E. Saybrook	Noyes, Edgar W. Liberty Hill	Ryan, Agnes T. Stamford
Maum, Nonie C. Ansonia	O'Donnell, Annie M. New Haven	Satterlee, Amy B. Gales Ferry
McArdle, Mary H. New Britain	O'Meara, May J. New Haven	Savage, Julia S. Ivoryton
McCarthy, Gertrude E. New Haven	Palmer, Bertha G. New Haven	Scanlan, Eliza L. Branford
McCann, Catherine E. Saugatuck	Parkhurst, A. Mabel Hartford	Schneeloch, Ida E. New Haven
McClellan, John W. Norwich Town	Parsons, Agnes G. New Britain	Scofield, Mabel M. New Haven
McCue, C. Elizabeth Stamford	Pausch, Clara A. Hartford	Scofield, Sara E. Stamford
McEvoy, Nora J. Hartford	Pearson, Mary M. South Norwalk	Scranton, Edith M. New Haven
McGuire, Annie E. New Haven	Peck, Jennie M. Little Haddam	Shea, Mary A. Willimantic
McLoughlin, Anna New Haven	Perkins, Annie L. Willimantic	Sherwood, Ida Leffing- well North Franklin
Miller, Bessie E. Georgetown	Perkins, Florence I. Willimantic	Sibley, Mary H. Brooklyn
Miller, Grace E. Middlefield	Perkins, Frank E. South Coventry	Simms, Carrie I. Norwalk
Miller, Hattie D. Bloomfield	Phippeney, Emma L. Torrington	Smith, Edith V.  West Haven

Smith, Florence M.	Thompson, Mary K.	Welles, Katherine
Hazardville	Willimantic	Wethersfield
Squires, Annetta C.	Tracy, Kathryn M.	Wheelock, Kate P.
West Haven	Bristol	West Winsted
Steele, Ellen	Tripp, Annie I.	White, Daisy
Portland	Central Village	Hopevale
St. John, Delia E.	Trowbridge, Clara B.	White, Maud E.
Norwich	Stamford	Gildersleeve
Storrs, Mabel N.	Trowbridge, Kate T.	Wilcox, Rachel M.
Hartford	Talcottville	Madison
Stone, Grace G.	Tucker, Marguerite A.	Wildes, Ada S.
Willimantic	Westville	East River
Strong, Jennie D.	Turner, Amelia L.	Willard, Martha
Manchester	Middletown	South Lyme
Studley, George H.	Tuttle, Mary G.	Williams, Ruby M.
Thomaston	New Haven	Hartford
Sullivan, Lizzie G.	Tyler, Elma M.	Wilson, Edna E.
Branford	Deep River	Norwalk
Suydam, Gertrude L.	Unger, Grace A.	Witter, Nellie B.
Salisbury	New Haven	Hanover
Swan, Nellie F.	Van Keuren, Amy	Wolfe, Maud E.
Millington	Winsted	Stratford
Talbot, Rose A.	Vine, Sara M.	Woodbury, Louise
Coventry	Ansonia	Springdale
Tatem, F. May	Wadhams, Lucy B.	Wooding, Mary E.
New Britain	Goshen	Hartford
Taylor, Myrtila P.	Wadhams, Julia E.	Woodworth, Elizabeth
Saugatuck	Goshen	M.
Terrill, Fanny A.	Walsh, Mary A.	Hartford
New Haven	East Hampton	Wrigley, Eda
Thomas, Augusta M.	Washburn, Ella A.	Shelton
Willimantic	Hartford	Young, Josephine
Thompson, F. May	Wells, Harriet F.	H.
Washington	New Britain	Dayville

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The following persons were holders of honor state certificates, September first, 1895.

Ayres, Mary C.	Hanna, Leonora S.	Moriarty, Rose A.
Bridgeport	New Britain	Hartford
Clark, Minnie L.	Jennings, Grace M.	Quinlan, Ellen T.
New Britain	South Norwalk	Branford
Golding, Ada H.	Mainwaring, May	Taylor, Myrtila P.
Norwalk	New York	Norwich
Gridley, Maude L.	McArdle, Mary H.	Wilcox, Lina D.
South Manchester	New Britain	New Britain
Guinan, Mary E.	McNulty, Annie E.	
Hartford	New Britain	

14.

Employment of Teachers. — In the past year a systematic attempt has been made to put teachers and employers of teachers into communication. The main object has been to assist good teachers in obtaining positions.

With this end in view applicants were asked to fill the following blank:

I. *Inquiries to be answered by applicant.* 1. Name, . 2. Permanent address, .
 Temporary address until . (If city in either case, give street and number).
 3. Education: (a) High school. Name of school, . ; Year of graduation, .
 ; (b) College. Name of college, . ; Year of graduation, . ; (c) Normal school. Name of school, . ; Year of graduation, . 4. Experience: I have taught in the following places and schools: Town, . ; District, . ; Grade of school, . ; Number of months. ; In what year or years, .
 5. What grades have you taught, . ; What grades do you prefer to teach, .
 6. Have you been teaching special branches, . ; If so, what, .
 7. Has the discipline of your school troubled you, . 8. Have you succeeded in awakening the interest of children, . 9. Can you teach singing, . ; drawing, . ; gymnastics, . 10. Have you introduced or taught science or literature, . 11. Age, . 12. If you have reasons for desiring change of location or of work, please state them, . 13. References (give names of principals and of school officers where you have taught), . 14. Please name any actual or probable vacancy of which you have knowledge, giving (a) Grade of school, . ; (b) The name and address of committee or person having responsibility of employment, . 15. Remarks: *Do not fail to write when you have secured a position.* Address, CHARLES D. HINE, *Secretary*, HARTFORD, CONNECTICUT.

All applicants were required to furnish references, and to the references given the following circular was sent:

HARTFORD, CONN., 189 .

II. Dear Sir:—Your name is given me as a reference by . Will you be kind enough to fill the blanks below as fully as you can? The information you send will be confidential if you so desire. 1. Is she successful in management and discipline, . ; If she fails, please give particulars, . Does she have a well-ventilated and neat schoolroom, . 3. Is she successful in teaching, . ; (a) Are the pupils interested, . ; (b) Do they learn essentials, . ; (c) If she fails, please state in what particulars, . 4. Is she neat in appearance, . 5. Is she a thoroughly progressive teacher, . 6. Please add any remarks that may aid us in recommending her to such a position as she is best fitted to fill. . Date, . (Signed) Name, . Official position, . P. O. address, . Address, CHARLES D. HINE, *Secretary*, HARTFORD, CONNECTICUT.

To the committees and other employers of teachers the following circular was addressed:

III. This circular is addressed to all school officers who have the responsibility of selecting teachers and kindergartners. Its object is to call attention to the graduates of the Connecticut Normal Training Schools. Catalogues of the schools will be sent. From these can be learned the requirements for graduates and the conditions upon which diplomas are granted. The interests of the schools as well as of those who employ teachers require that recommendations shall not be given to the unfit and incapable. All who fail to show ability to teach and manage are not allowed to graduate. All who pass the required tests and graduate can be recommended with confidence. If you have any position which you desire to fill we shall be glad to communicate with you in regard to it. Answers to the following inquiries will assist us in our recommendations. 1. Is the school graded or ungraded, . ; If ungraded, what is the number of children, . ; If graded, what is the grade. 2. What branches must be taught, . 3. How many weeks in the school year, . 4. Man or woman, . 5. When must the work begin, . 6. What is the salary, . 7. What is the price of board, . 8. Is the discipline difficult, . 9. Any other information pertinent to the selection of a good teacher, . *Please write when you have secured a teacher.* Date, . (Signed) Name, . Official position, . P. O. address, . Address, CHARLES D. HINE, HARTFORD, CONNECTICUT.

In response to circular III a large number of replies was received. Often the wages were too small to attract trained

teachers, but generally a good teacher could be recommended. The number of positions filled cannot be accurately given, but it is large.

The plan embraces only holders of state certificates and normal school graduates. An extension of the plan beyond these limits would involve labor, time, and expense not warranted by the possible outcome.

Teachers' duty in connection with registers. Hereafter teachers must certify to the correctness of the registers, which become public records. The law relating to this subject is as follows:

Chapter XXI, Acts of 1895. Section 2223 of the general statutes is hereby amended to read as follows: The teacher of every public school shall correctly keep the school register provided by the state, in the manner and form required by the state board of education, and at the end of each school term, and before said teacher shall leave such school, shall certify in writing to the correctness of the same, and immediately deliver the same to the secretary of the board of school visitors or town school committee or board of education of the town or district in which such school is located; and no teacher shall be entitled to receive any pay unless such register shall have been kept and certified during the time for which any payment may be made.

School Visitors cannot be employed as teachers. No person elected to the office of school visitor or town school committee can hereafter be employed as teacher in the town where he acts as school officer.

The law is as follows:

Chapter LXVII, Acts of 1895. SECTION 1. No person elected to the office of school visitor or town committee shall be employed as teacher in the town where he or she is school visitor or town committee.

SEC. 2. If any school visitor or town committee shall be employed contrary to the provisions of the preceding section, the office of school visitor or town committee to which he was elected shall become vacant, and his successor shall be appointed under the provisions of section 2121 of the general statutes.

SCHOOLS—SUMMARY OF STATISTICS, 1894-95

Number of towns in the state	168
Number of school districts in the state	1,263
Number of public schools	1,577
Increase for the year	16
Number of departments in public schools	3,338

Increase for the year	102
Average length of public schools	183.32 days
Increase for the year	40 days
Number of schools of two departments	141
Number of schools of three departments	56
Number of schools of four departments	45
Number of schools of five departments	23
Number of schools of six or more departments	130
Number of public high schools	37
Whole number of graded schools	395
Number of evening schools	35
Number of Normal Schools	3
Number of Kindergartens	68

Below will be found a summary for years 1866 to 1896 inclusive:

TABLE XXXIV

Report of	Average Length	No Districts	No Public Schools	No. of Departments	No. of Graded Schools	Evening Schools
1866	175.00	1,623	1,662	1,991	186	..
1867	164.50	1,609	1,651	2,051	187	..
1868	164.50	1,590	1,645	2,066	189	..
1869	163.05	1,572	1,640	2,140	203	..
1870	161.75	1,570	1,647	2,213	217	..
1871	168.51	1,555	1,644	2,248	217	..
1872	172.41	1,535	1,630	2,290	225	..
1873	173.34	1,521	1,638	2,348	232	..
1874	174.18	1,502	1,648	2,405	236	..
1875	176.29	1,495	1,642	2,458	260	..
1876	176.26	1,506	1,650	2,499	264	..
1877	178.14	1,493	1,628	2,499	270	..
1878	177.52	1,487	1,629	2,530	272	..
1879	178.47	1,500	1,647	2,564	286	..
1880	178.60	1,498	1,638	2,571	300	..
1881	179.02	1,473	1,630	2,594	308	..
1882	179.98	1,471	1,634	2,627	314	..
1883	179.66	1,447	1,628	2,649	313	..
1884	178.77	1,447	1,634	2,735	320	26
1885	179.55	1,447	1,639	2,779	338	23
1886	179.18	1,441	1,633	2,837	339	29
1887	179.74	1,447	1,631	2,860	354	31
1888	180.18	1,424	1,628	2,903	361	26
1889	179.08	1,423	1,624	2,921	361	33
1890	180.32	1,404	1,629	2,969	362	30
1891	182.51	1,394	1,611	2,994	362	27
1892	182.26	1,408	1,599	3,057	379	35
1893	182.30	1,394	1,594	3,131	379	39
1894	182.74	1,386	1,584	3,171	376	24
1895	182.92	1,347	1,561	3,236	385	43
1896	183.32	1,263	1,577	3,338	395	35

The number of school districts has decreased from 1,623 in 1865 to 1,263 in 1895. In the same time the number of schools has increased from 1,991 to 3,338.

The increase in the number of schools in the last five years is as follows:

TABLE XXXV

Report of	No. of Schools	Report of	No. of Schools
1892	3057	1895	3236
1893	3131	1896	3338
1894	3171		

EVENING SCHOOLS

The law relating to evening schools was amended by the last General Assembly. In order that the changes may be noted, the former and present laws are printed in parallel columns.

Chapter ccxxvii, Acts of 1893.

SECTION 1. Every town and school district having ten thousand or more inhabitants shall establish and maintain, in addition to the schools required by law, evening schools for the instruction of persons over fourteen years of age, in such branches as the proper school authorities of the town or district shall prescribe; *provided*, that this act shall not apply to any district located in a town which maintains such schools.

SEC. 2. The board of school visitors, board of education, or town school committees, shall have the same supervision over evening schools established pursuant to this act as is by law conferred upon the school committees of consolidated districts.

SEC. 3. No person over fourteen and under sixteen years of age, who cannot read and write, shall be employed in any manufacturing, mercantile, or mechanical occupation in any town where even-

Chapter ccxxvii of the public acts of 1893 is hereby amended to read as follows:

SECTION 1. Every town and school district having ten thousand or more inhabitants shall establish and maintain, in addition to the schools required by law, evening schools for the instruction of persons over fourteen years of age, in such branches as the proper school authorities of the town or district shall prescribe; *provided*, that this act shall not apply to any district located in a town which maintains such schools.

SEC. 2. Boards of school visitors, town school committees, or boards of education, as the case may be, shall provide rooms, examine, employ, and pay the teachers, and shall have all the powers and duties in relation to the schools established under this act as by law belong to town school committees in connection with day schools.

SEC. 3. No person over fourteen and under sixteen years of age, who cannot read and write, shall be employed in any town where evening schools are established under the provisions of this act, unless he

ing schools are established under the provisions of sections 1 and 2, unless he can produce every school month of twenty days a certificate from the teacher of an evening school established under this act showing that he has attended such school twenty consecutive evenings in the current school year, and is a regular attendant. Any person who shall employ a child contrary to the provisions of this act shall be fined not more than fifty dollars.

SEC. 4. The board of school visitors, board of education, or town committee, as the case may be, of any town wherein evening schools are established and maintained, under this act, shall annually, on the first Monday in July, certify to the comptroller the average number of scholars attending such schools within the current school year, and the comptroller shall thereupon draw his order on the treasurer of the state in favor of such board of education, board of school visitors, or town committee, for the use of such schools, in the sum of three dollars for each scholar included in the number so certified. And the treasurer shall pay the same upon presentation. No money shall be paid under the provisions of this section unless such evening schools have been maintained for at least one hundred sessions in each school year, nor until the board of school visitors, board of education, or town committee has reported to the state board of education concerning the progress of said schools.

can produce every school month of twenty days a certificate from a teacher of an evening school established under this act, showing that he has attended such school eighteen consecutive evenings in the current school month, and is a regular attendant. Any person who shall employ a child contrary to the provisions of this section shall be fined not more than fifty dollars, and it shall be the duty of the state board of education to enforce the provisions of this act as provided in section 1755 of the general statutes.

SEC. 4. The board of school visitors, board of education, or town school committee, as the case may be, of any town wherein evening schools are established and maintained under this act shall annually, on the first Monday in July, certify to the comptroller the average number of scholars attending such schools within the current school year, and the comptroller shall thereupon draw his order on the treasurer of the state in favor of such board of education, board of school visitors, or town school committee, for the use of such schools, in the sum of two dollars and a quarter for each scholar included in the number so certified, and the treasurer shall pay the same upon presentation. No money shall be paid under the provisions of this section unless such evening schools have been maintained for at least seventy-five sessions in each school year, nor until the board of school visitors, board of education, or town school committee has reported to the state board of education concerning the condition and progress of said schools.

SEC. 5. If any board of school visitors, board of education, or town school committee shall deem it inexpedient or impracticable to establish a school under the provisions of this act, and shall, on or before the fifteenth day of October in any year, apply in writing to the state board of education to be relieved from the provisions of this act, and if said board shall, upon investigation, find the application to be reasonable, and shall so state in writing, the town or district so applying by its board of visitors, board of education, or town school committee, shall not be subject to the provisions of this act until the beginning of the school year following the date of the application.

SEC. 5. Any town of less than ten thousand inhabitants may at its annual town meeting vote to establish evening schools under the provisions of this act.

SEC. 6. The provisions of 1755 of the general statutes shall be applicable to section 3 of this act.

SEC. 6. Any town of less than ten thousand inhabitants may, at its annual town meeting, vote to establish evening schools under the provisions of this act.

The following tables give in detail the condition of evening schools.

TABLE XXXVI—EVENING SCHOOLS

TOWNS	RECEIPTS		EXPENSES					REGISTRATION		TEACHERS		Months	Days	Hours	
	Received from State Appropriation	Town Treasury	Total	Teachers' Wages	Fuel and Incidentals	Rent	Other Objects	Total	ATTENDANCE		Average Wages				
									No. of Sessions	No. of Schools	No. over 14				Av. under 14	Av. over 14	No.	Male	Female
Bridgeport.....	\$98.49	\$461.06 ..	\$559.55	\$412.00	.....	.....	\$147.55	\$559.55 ..	188	188	32.83	2	3 \$2.00 pr. eve. \$2.00 pr. eve.	Oct.-Apr.	M., Tu., W., and Thur., 7 to 9 P. M.
Danbury.....	93.60	955.20 ..	1,048.80	350.00	\$20.00	.....	500.00	870.00 ..	116	125 2.9	31.20	1	12 00 " 1.50 "	Oct.-Mch.	M., Tu., W., Thur., Fri., 7 to 9 P. M.
Hartford.....	324.00	3,272.38 ..	3,596.38	2,241.50	804.88	\$550.00	.....	3,596.38	613	613	108.00	4	6 70.00 pr. mo 30.00 pr. mo.	Oct.-Mch.	M., Tu., W., Thur., Fri., 7 to 9 P. M.
Meriden.....	186.00	275.00 ..	461.00	200.00	62.69	200.00	203.42	666.11 25	300	325 7.0	62.00	1	1 40.00 "	Oct.-Feb.	M., Tu., W., Thur., Fri., 7 to 9 P. M.
Middletown...	101.25	198.75 ..	300.00	200.00	.....	100.00	.....	300.00 ..	65	65	33.75	1	2.00 pr. eve.	Nov.-Apr.	M., T., W., Thurs., Fri., 7 to 9 P. M.
New Britain..	132.00	902.25 ..	1,034.25	849.25	85.00	.....	100.00	1,034.25	320	320	44.00	3	10 2.08 " \$1.25 pr. eve.	Oct.-Mch.	M., Tu., W., Thurs., Fri., 7 to 9 P. M.
New Haven...	1,038.00	*4,958.81 ..	5,996.81	5,089.25	532.56	.....	375.00	5,996.81 22	1,698	1,720	346.00	26	4 1.87 " 1.63 "	Oct.-Mch.	M., Tu., W., Thurs., Fri., 7 to 9 P. M.
New London..	60.63	518.70 ..	579.33	345.00	164.33	.....	70.00	579.33 2	94	96	20.21	2	1 6.87 pr. wk. 3.50 pr. wk.	Nov.-Mch.	M., Tu., W., Thurs., Fri., 7 to 9 P. M.
Norwalk.....	112.80	1,461.82 ..	1,574.62	1,047.25	208.77	.....	318.60	1,574.62	209	209	37.60	4	62.50 " eve. 1.75 "	Oct.-Mch.	M., Tu., W., Thurs., Fri., 7.30 to 9.30 P. M.
Norwich.....	335.97	1,377.82 ..	1,713.79	935.00	211.71	505.59	61.49	1,713.79 ..	537	537	111.99	7	1 1.50 " .75 "	Oct.-Mch.	M., Tu., W., Thurs., Fri., 7.30 to 9.30 P. M.
Stamford.....	54.72	436.18 ..	490.90	398.00	92.90	.....	.....	490.90 ..	84	84	18.24	1	13.00 "	Nov.-Apr.	M., Tu., W., Thurs., Fri., 7.30 to 9.30 P. M.
Vernon.....	141.00	701.90 ..	842.90	639.20	111.50	.....	92.20	842.90 ..	210	210	47.00	2	2 46.00 pr. mo. 32.00 pr. mo.	Oct.-Mch.	M., Tu., W., Thurs., Fri., 7.15 to 9.15 P. M.
Waterbury....	692.40	*2,362.50 ..	3,054.90	2,341.93	492.97	.....	220.00	3,054.90 ..	583	583	230.80	5	14 2.40 " eve. 1.87 "	Nov.-Apr	M., Tu., W., Thurs., Fri., 7 to 9 P. M.
Total	\$3,370.86	\$17,882.37 ..	\$21,253.23	\$15,048.38	\$2,787.31	\$1,355.59	\$2,088.26	\$21,279.54	58	5,075 9.9	1,123.62	59	50 ..	.....	.....

* District Treasury.

The following gives a summary of statistics of Evening Schools for the years 1887-95 :

TABLE XXXVII — EVENING SCHOOLS

REPORT OF YEAR	Number of schools	Average number of sessions	RECEIPTS					EXPENSES					REGISTRATION		ATTENDANCE		TEACH-ERS	
			Received from State appropriation	Town or district treasury	Other sources	Total	Teachers' wages	Fuel and incidentals	Rent	Other objects	Total	Number under 14	Number over 14	Whole number	Average under 14	Average over 14	Male	Female
1888	26	..	\$1,434.00	\$6,981.75	\$661.91	\$9,077.56	\$6,542.13	\$1,379.80	\$287.50	\$897.98	\$9,077.41	64	2,631	2,095	27	956	39	24
1889	33	..	1,284.00	7,281.14	225.00	8,790.14	6,596.22	1,424.31	200.00	596.61	8,790.14	73	2,428	2,501	23	856	37	24
1890	32	..	1,510.50	6,999.09	5.43	8,515.02	6,470.82	1,309.35	215.00	519.85	8,515.02	59	2,952	3,011	18	1,007	40	24
1891	27	..	1,308.75	7,587.52	.....	8,896.27	7,020.41	1,001.48	200.00	665.38	8,896.27	22	2,861	2,883	10	872	39	31
1892	35	..	1,309.05	8,380.20	.....	9,689.25	6,834.47	1,805.71	201.67	847.40	9,689.25	73	3,017	3,090	13.7	871.9	33	35
1893	39	..	1,631.85	11,518.51	30.47	13,180.83	7,642.96	1,364.45	875.00	3,298.42	13,180.83	63	3,343	3,406	11.8	1,138.5	41	65
1894	24	..	1,435.57	11,023.09	.....	12,458.66	6,590.11	1,003.02	1,377.69	3,487.84	12,458.66	71	3,123	3,194	16.0	958.0	32	40
1895	46	..	6,021.87	23,940.25	12.00	29,974.12	20,685.01	4,480.51	2,146.00	2,653.60	29,974.12	57	8,007	8,064	17.19	2,146.09	75	85
1896	35	..	3,370.86	17,882.37	.....	21,253.23	15,048.38	2,787.31	1,355.59	2,088.26	21,279.54	58	5,017	5,075	9.9	1,123.62	59	50

KINDERGARTENS

Table xxxviii gives the number of kindergartens reported in the state in the year 1894-5.

TABLE XXXVIII.—

TOWN	Kindergartners	Children		Supported by	Expenses	
		3 Years and under	Over 4		Salaries	Material
Bridgeport						
Froebel Kindergarten.....	2	3	50	Tuition.....		
Park City Kindergarten.....			12	Tuition.....		
Myrtle Avenue Kindergarten.....	2		49	Tuition.....		
Seeley Street Kindergarten.....	1		13	Tuition.....		
Bristol						
District No. 2, North Side.....		6	56	Public Money..	\$400	\$15.00
South Side.....	2	8	108	Public Money..	800	40.00
Hill School.....	2	2	86	Public Money..	1,000	
East Hartford.....		4	65	Public Money..	360	100.00
Greenwich						
Center School Kindergarten.....	2		90	Public School...	540	
Miss Elliot's.....			14	Tuition.....		
Hartford						
Arsenal School.....	5	7	194	Public Money..	1,600	45.00
Brown School.....	6		257	Public Money..	3,800	74.22
Charter Oak Avenue School.....	2		74	Public Money..	700	30.00
Lawrence Street School.....	3		108	Public Money..	900	40.00
North East School.....			162	Public Money..	1,050	75.00
North West School.....		1	35	Public Money..	450	150.47
Parkville.....	2	1	61	Public Money..	750	30.00
Second North School.....	4		120	Public Money..	1,933	87.81
South School.....	5	2	153	Public Money..	1,650	150.00
Washington Street School.....	2		46	Public Money..	500	
West Middle School.....	4		116	Public Money..	2,000	
Private School.....		2	11	Tuition.....		
Meriden.....			15	Tuition.....		
Middletown.....			16	Tuition.....		
Naugatuck.....		1	27	Tuition.....		
New Britain						
Burritt School.....	2	9	109	Public Money..	650	20.00
East School.....	2	10	70	Public Money..	570	
High School.....	2	5	67	Public Money..	636.50	10.00
Rockwell School.....	2	14	100	Public Money..	425	
Rockwell (afternoon).....			49	Public Money..	389.70	10.00
State Normal School.....	3	13	109	Public Money..	2,100	
New Haven						
Day District School.....	2		62	Public Money..	750	
Elm City Kindergarten.....		34	81	Subscription.....		
Edwards School.....	2	4	110	Public Money..	800	
Fair Street School.....	3		89	Public Money..	800	
Hamilton School.....	3		105	Public Money..	1,350	
Miss Chapman's School.....		1	40	Tuition.....		
Miss Leighton's School.....		1	14	Tuition.....		
Miss Livermore's School.....			48	Tuition.....		
Miss Nichols's School.....	1		14	Tuition.....		
Skinner School.....		2	42	Public Money..	850	
Welch School.....	2		65	Public Money..	800	
West End Institute.....			21	Tuition.....		
Winchester.....	3		85	Public Money..	1,100	

KINDERGARTENS, 1894-95.

Sessions

Number	Number of hours	Building	Name of Kindergartner	Towns
				Bridgeport
1	4	Ward Building.....	Fannie A. Smith.....	Froebel Kindergarten
2	4	St. Paul's Parish Bldg..	Mrs. B. F. Walker...	Park City Kindergarten
				Myrtle Avenue Kinder-
2	5	Private House.....	Mary M. McNall.....	garten
1	3	Private House.....	Minnie D. Booth.....	Seeley Street Kindergarten
				Bristol
2	4½	North Side School....	Bessie F. Lobdell.....	District No. 2, North Side
2	4½	South Side School....	Grace L. Peck.....	South Side
2	3½	Rooms in block.....	Florence J. Pierce....	Hill School
2	5	.....	Ethel Wilcox.....	East Hartford
				Greenwich
2	5½	Center School Bldg....	Nellie M. Sampson...	Center School Kindergarten
1	3	Private House.....	Miss Elliott.....	Miss Elliot's
				Hartford
1	2¾	Kindergarten Bldg....	Anne Burr Wilson....	Arsenal School
1	3	Kindergarten Bldg....	Florence Page.....	Brown School
1	3	Charter Oak School....	Mable F. White.....	Charter Oak Avenue School
1	3	Lawrence St. School..	Leah Von Wettberg...	Lawrence Street School
1	2½	.....	Georgia M. Moseley...	North East School
1	3	North West School....	Alice S. Hawkins....	North West School
1	3	Parkville School.....	Kate P. Safford.....	Parkville
1	3	School Building.....	Susan E. Towne.....	Second North School
1	3	South School.....	Mrs. C. L. McMurray..	South School
2	4	Washington St. School.	Mary M. Bennett.....	Washington Street School
1	3	Kindergarten Building.	Adella M. Woodcock..	West Middle School
1	3	Y. M. C. A.....	Mary B. Sperry.....	Private School
1	3	Palace Block.....	Ida K. Pinks.....	Meriden
2	4	Private House.....	Annie N. Watrous....	Middletown
1	3	Private House.....	Mary C. Soule.....	Naugatuck
				New Britain
1	2½	Burritt School Bldg....	M. Josephine Barry...	Burritt School
1	2½	East Street School....	Bertha L. Sheldon...	East School
1	2½	Main Street.....	Elizabeth W. Welles..	High School
1	2½	Rockwell School....	Bertha S. Dates.....	Rockwell School
1	2	Rockwell School.....	Mary C. Frink.....	Rockwell (afternoon)
1	2½	Normal School.....	Fannibelle Curtis....	State Normal School
				New Haven
1	2½	Room hired.....	Ellen Hill.....	Day District School
1	3	Welcome Hall, Oak St..	Rachel King.....	Elm City Kindergarten
1	2½	Edwards St. School....	Isabel B. Bird.....	Edwards School
1	2½	Fair Street School....	S. Emma Cook.....	Fair Street School
1	3	Hamilton Pub. School.	Jessie I. Scranton....	Hamilton School
1	4	Private House.....	Carrie Chapman.....	Miss Chapman's School
1	3	.....	Helen Brown.....	Miss Leighton's School
1	3	Private House.....	Mary C. Livermore....	Miss Livermore's School
1	2½	Private House.....	Caroline Griggs.....	Miss Nichols's School
1	2½	Skinner School.....	Lucia M. Bower.....	Skinner School
1	2½	Welch School.....	Annabelle Baldwin...	Welch School
1	3	West End Institute...	Mary L. Crossette....	West End Institute
1	2½	Winchester School....	Emma J. Tuttle.....	Winchester

TABLE XXXVIII.—

TOWN	Kindergartners	Children		Supported by	Expenses	
		3 Years and under	Over 4		Salaries	Material
New London			14	Tuition.....		
New Milford						
Sunny Nook.....		2	27	Tuition.....		
North Woodbury.....		3	12	Tuition.....		\$100.00
Norwalk						
Over River.....	2		80	Public Money..	\$600	45.00
Norwich						
Free Academy Kinder-						
garten.....		8	39	Subscription....		
Providence Street.....			48	Public Money..	550	
Plymouth (Terryville).....		8	43	Public Money..	396	40.00
Ridgefield.....		2	25	Subscription....		
Rockville.....		2	9	Tuition.....		
Salisbury.....			30	Public Money..	450	64.00
Southington.....		1	7	Tuition.....		
South Manchester						
9th School District.....	2	18	246	Public Money..	1,083	
South Norwalk.....	2			Public Money..	600	
Stamford						
Miss Hoyt's.....			16	Tuition.....		
Stratford						
Froebel Kindergarten.....			40	Tuition.....		
Tariffville.....			6	Tuition.....		
Wallingford.....	2	8	47	Public Money..	800	100.00
Washington		3	7	Tuition.....		
Waterbury						
Free Kindergarten.....		15	25	Subscription....		
Froebel Kindergarten.....		10	15	Tuition.....		
West Hartford.....			21	Public Money..	400	30.00
West Haven.....			8	Tuition.....		
Willimantic						
Natchaug	3	10	91	Public Money..	1,430	50.00
Normal School, 1st District.	3	11	85	Public Money..	1,500	100.00

KINDERGARTENS, 1894-95.—CONTINUED.

Sessions		Building	Name of Kindergartner	Town
Number	Number of hours			
1	3	Private House.....	Anne H. Chappell ...	New London
1	3	Private House.....	Mary C. Wells.	New Milford
1	3	Private House.....	Mrs. Nat'l M. Strong.	Sunny Nook
1	2½	Public School.....	Mary E. Musson	North Woodbury
1	3	.....	Frederica Beard.....	Norwalk
1	3	Public School.....	Lucy B. Stone	Over River
1	3	.....	Eda M. Scott.....	Norwich
1	3	School Building.....	Adelaide M. Rogers...	Free Academy Kinder- garten
1	3	Private House.....	Jennie A. Warner.....	Providence Street
2	5	Salisbury Academy...	Mary E. Pierce.....	Plymouth (Terryville)
1	2½	.....	Jennie Walkeley.....	Ridgefield
2	4½	Public School.....	Georgianna Minor.....	Rockville
2	4	Hall.....	Edythe S. Gates.....	Salisbury
1	3	Private House.....	Carrie A. Hoyt.....	South Norwalk
1	3	.....	Mrs. M. B. DeLacour.	Stamford
1	3	Private House.....	Nellie M. Pease.....	Miss Hoyt's
1	2¼	South Main St. School.	Edna L. Brown..	Stratford
1	2½	Private House.....	Lena D. Fenn.....	Freebel Kindergarten
1	3	3d Cong'al Church....	Harriet J. Dutton	Tariffville
1	2½	Industrial School....	Harriett J. Dutton....	Wallingford
1	3	Center Primary Bldg.	Lottie A. Butler.....	Washington
1	3	Private House.....	Catherine L. Ward...	Waterbury
1	2½	Natchaug School....	Kate W. Hutchinson..	Free Kindergarten
2	4	1st District School....	Blanche H. Boardman.	Freebel Kindergarten
				West Hartford
				West Haven
				Willimantic
				Natchaug
				Normal School 1st District

The following table shows the number of Kindergartens in the several years since 1889 :

TABLE XXXIX

Year	Number	Number Public	Number Children
1889-90	13	5	871
1890-91	14	10	1,093
1891-92	24	15	1,467
1892-93	49	27	3,330
1893-94	56	34	3,743
1894-95	68	39	4,334

HIGH SCHOOLS

The following table shows the condition of High Schools in the year 1894-5 :—

TABLE XL—STATISTICS OF

		NUMBER IN EACH CLASS							TEACHERS		NUMBER IN EACH COURSE				GRADUATES IN EACH COURSE THIS SUMMER					
TOWN	TOWN OR DISTRICT	No. of Classes					Graduate Students	Unclassified	Total	Men	Women	No. of Courses	Classical	Scientific	English	Commercial	Classical	Scientific	English	Commercial
			a	b	c	d														
1	Ansonia.....	Town	4	10	17	20	34		81	2	2		6	6	69			1	6	
2	Bethel.....	Town	3		15	17	39	1	72	1	1	3	39	31			11	4		
3	Branford.....	Town	3		7	11	13		31	1	1	1		31				11		
4	Bridgeport.....	Town	4	58	57	80	141	11	357	3	8	4	51	45	156	74	4		23	18
5	Bristol.....	Town	4	17	25	35	35	16	128	1	5	3	10	54	64		4	14	8	
6	Canton.....	Collinsville	3		5	14	27		46	1	1									
7	Cromwell.....	Town	4	8	14	18	24		64		2									
8	Danbury.....	Town	3		26	33	52	1	112	1	2	2	46	66			10	16		
9	Derby.....	Town	4	9	5	16	22		53	1	3	3					1		3	
10	Durham.....	Coginchaug						10	10		1									
11	East Hartford.....	Town	3		9	7	25		41	1	1									
12	Enfield.....	Town	4	5	7	16	20		48	1	2	3	8	9	31		3	1	7	
13	Farmington.....	Center	1				11		11	1		2	8	3						
14	Farmington.....	Unionville	4	14	10	18	23	2	79	1	1	2	50		27		11		3	
15	Greenwich.....	Meeting House	2				34		41	1	1	3	4	37						
16	Groton.....	Number 5	4	5	8	12	6	2	33	1	0	2	26	5			2	3		
17	Guilford.....	Town	4	2	13	14	27		57	1	1	2	5	50						
18	Hartford.....	Town	4	115	123	173	291	47	749	16	15	3	541		208			37	71	
19	Huntington.....	Ferry	4	5	8	11	5		29	1	2	1					11			
20	Killingly.....	Number 1	4	12	20	15	16	12	75	1	2	4	9				4	6	2	
21	Litchfield.....	Center	4	2	16	20	17		55	1	1	3	4	29	22					
22	Madison.....	Town	3		5	13	7		25		1	2	3	19			1	3		
23	Manchester.....	Town	4	13	14	19	44	2	92	2	4	2	7	85				3		
24	Meriden.....	Town	4	32	43	103	117		295	3	7	4					9	6	16	
25	Middletown.....	City School Dist.	4	28	41	60	78	2	209	3	4	2					4	22		
26	Milford.....	Town	2				14	7	21	1	1	2	19		1				10	
27	Naugatuck.....	Union Center	4	9	7	5	21		42	1	1	2	25	17						
28	New Britain.....	Town	4	31	48	58	117	10	264	4	6	2	14		250		7		19	
29	New Canaan.....	Center	2				10		18	1	1	1								
30	New Hartford.....	Town	3		6	7	21	6	40	1		1			6				6	
31	New Haven.....	City School Dist.	4	100	145	209	274		728	8	15	4	260	150	234	84	34	2	46	26
		Boardman	2				53	94	147	9	7	2			97	50				
		Westville	1				10		10	1	1	1	10				9			
32	North Canaan.....	Number 2	3		20	12	8		40			1								
33	New Milford.....	Center	3		5	10	20		35	1				35						
34	Old Saybrook.....	Town	3		9	5	11		25	1	1	1		25					25	
35	Orange.....	Union	2				28		48	1	2	1						12		
36	Orange.....	District 1	4	3	4	10	5	2	24	1	2		6	13						
37	Plainville.....	Town	4	4	7	11	19		41	1	1	2	20		21		4		4	
38	Plymouth.....	District 1	2				5	11	16		1	1		16						
39	Plymouth.....	Dist. 2, Terry's	3		5	8	13	1	27	1		2		2	25			1		
40	Portland.....	Gildersleeve	3		4	8	4		16	1		1		16						
41	Portland.....	District 2	3		6	11	13	4	35	1	1	3	4	3	27		3	6	2	
42	Putnam.....	Town	4	12	17	18	21		72	1	2	2	38		29		9		3	
43	Salisbury.....	District 7						20	20	1										
44	Salisbury.....	Lakeville	3		10	5	12		27	1		2		27						
45	Saybrook.....	Union	3		6	11	9	6	32	1	1						6			
46	Seymour.....	Town	4	7	9	12	16		44	1	1	2	28		16		7		4	
47	Southington.....	Town	4	10	25	48	41		124	1	3	3	66		39	19	5		5	9
48	South Windsor.....	Wapping	3		6	5	9	1	21		1	2	8		13					
49	South Windsor.....	Town	3		3	10	13		26			1	18	8						
50	Stafford.....	Springs	4	15	6	16	24		61	1	2	3	12	49			1	14		
51	Stamford.....	Town	4	14	26	50	73	2	175	3	6	3	2	8	4					
52	Stonington.....	District 9	4	3			10	8	3	4	28	1	1							
53	Stonington.....	Eighteen	4	11	13	4	10	1	40	1	1	1			38				11	
54	Stratford.....	District 1	2				10	14	24	1		1	24				9			
55	Thomaston.....	Town	3		5	8	15		28	1	1		8		20					
56	Torrington.....	Town	4	15	14	25	50	1	105	2	3	4	40	10	15	40	9	3	4	
57	Vernon.....	Town	4	13	23	30	40	1	107	1	4	4	16	46	42	3	4	4	4	
58	Wallingford.....	Central	4	12	9	15	30		73	2	2	4	18	21	27			2		
59	Waterbury.....	Center	4	45	19	76	128	1	271	5	3	4	95	128	45		4	16	23	
60	West Hartford.....	Town	4	5	7	10	17	1	44	1	1	3					3	2		
61	Wethersfield.....	Town	2				15		20	1		1	20							
62	Winchester.....	District 1	4	6	9	9	9		33	1	1						6			
63	Winchester.....	District 4	4	19	23	22	14	1	79		3	3	4	10	65		4	6	6	
64	Windham.....	Town	4	18	25	31	61		8	143	1	5	3	53	90		5	13		
65	Windsor.....	Town	4	2	6	9	8		25	1		1	25				1			
66	Windsor.....	District 1	4	6	8	10	20		45	1	1	2	12	33			3	3		
67	Windsor Locks.....	Town	2				12		24	1	1	2	11	13			6	2		
Total.....			605	1023	1684	2426	135	98	6061	110	151		1673	1227	1604	220	208	225	313	53

HIGH SCHOOLS, 1894—1895

GRADUATES WHO WENT TO COLLEGE THIS FALL		COLLEGE ENTERED												EXPENSES			Building	How many rooms for High School Classes	NAME OF PRINCIPAL
Boys	Girls	Yale	Wesleyan	Mt.Holyoke	Smith	Trinity	Vassar	Wellesley	Cornell	Amherst	Brown	Williams	Holy Cross	Teachers' Wages	Fuel	Incidentals			
2 ¹		1												\$5,000.00			No	5	Wm. H. Angleton
														1,394.00	\$90.00	\$15 00	Yes		Ebenezer M. Crofoot
														1,700.00			No	3	C. H. Harriman
7	1	2	3						2	1				11,450.00			No	7	H. D. Simonds
3 ²	7	2	3	1				1			2			5,599.70			Yes		Elmer S. Hosmer
														2,680.00	50.00	25.00	No	2	G. W. Flint
														940.00			No	1	Sarah M. Savage
5 ³														2,250.00			No		Frank H. Burnett
1		1												2,525.00			No	4	J. W. Peck
														625.00			No	1	Lucy S. Merwin
														1,260.00	64.25	82 61	No	2	H. H. Lyon
	1													2,400.00	75.00	50.00	No	7	E. H. Parkman
														800.00			No	1	F. J. Abbe
														1,880.00		50.00	No	2	H. R. Monteith
														1,950.00			No	2	Newton B. Hobart
														900.00			No	1	Henry C. Moore
1		1															No	3	Wilbur E. Soule
19 ⁴	5	15	1	4	1				1	1				36,303.75	909.63		Yes		Edward H. Smiley
														2,300.00	50.00	50.00	No	5	W. A. Smith
1 ⁵	2													2,400.00			No	5	A. P. Somes
1 ⁶														1,380.00			No	2	Robert L. Zink
														700.00			Yes		Mrs. Cora K. Clifford
														3,000.00	200.00	200.00	No	5	Fred A. Verplanck
8 ⁷		5	2											8,745.00	509.00	509.00	Yes		Simeon T. Frost
5 ⁸	6	1	6	1	1									5,500.00			No	7	W. B. Ferguson
														1,200.00			No	2	H. I. Mathewson
														1,500.00			No	2	E. P. Reynolds
10 ⁹	11 ¹⁰	3	2			1			2	1				7,622.50	175.00	500 00	No		John H. Peck
														1,450.00			No	2	Wm. E. Gardner
														850.00	125.00	225.00	No	1	E. H. Lane
19	11	19	1	4		3	2		1					24,850.00	1,000.00	4,500.00	Yes		Isaac Thomas
														15,300.00			Yes		Thomas W. Mather
														1,500.00			No		C. S. McLean
														540.00	80.00	20.00	No	1	Sarah J. Roraback
														1,000.00			No	1	Samuel C. Shaw
														1,300.00		5.00	No	2	Frederick A. Curtis
														2,875.00			No	3	A. M. Drummond
														480.00			No	2	Miss M. F. Talbot
														1,550.00			No	2	Myron E. Powers
														576.00			No		Bessie M. Turner
	1													900.00		25 00	No	2	F. H. Davis
1														1,000.00			No	1	G. F. Burnett
1	1													2,050.00	50.00		No	5	Martin W. Griffin
2										2				2,500.00	300.00	50.00	Yes		F. E. Burnette
														625.00			No	1	George R. Abrams
														900.00	50.00	25.00	No	2	Joseph E. Marvin
														1,242.00			No	5	Fred'k W. Hanchett
														2,050.00			No	2	Edgar C. Stiles
														3,100.00	140.00	250.00	No		Horace W. Rice
														640.00			Yes		Susie M. Lindsey
														640.00			No	1	Florence L. Monroe
3 ¹¹	1													1,800.00			No	4	Samuel A. Jacobs
		2												7,600.00			No		Wilmut R. Jones
														1,485.00		100.00	No	2	Isaac H. Storer
														1,440.00	50.00	25.00	No	3	E. W. Clark
														1,200.00			No	1	J. Irvin Chaffee
														1,700.00			No	2	H. S. Benton
5	3	4	1	2										3,000.00		350.00	No	6	Edwin H. Forbes
	4			3	1									3,429.00	494.96		Yes		Isaac M. Agard
														2,350.00			No	3	Frank W. Eaton
5 ¹²		2											2	9,550.00			No	6	H. S. Gulliver
1	1	1												1,630.84	16.95	56.70	Yes		Alfred F. Howes
														1,000.00			Yes		H. N. Dunham
														1,675.00			No	2	W. G. Mitchell
1	2													2,350.00			No	4	Mary E. Hastings
2	2	2	2											4,280.00		305.08	No	7	F. H. Beede
														750.00		25.00	No	1	Edgar M. Johnson
														1,080.00	105.00	25.49	No	2	R. A. Hutchinson
														1,568.00			No		Daniel Howard
103	49	59	19	14	15	3	4	5	6	4	4	1	2	\$229,810.79					

¹ Univ. of Kentucky. ² Worcester Polytechnic Institute. ³ St. Lawrence; Tufts; New York University; Georgetown University; Mass. School of Technology. ⁴ Mass. School of Technology. ⁵ Boston University. ⁶ Union College. ⁷ Maine State. ⁸ Western Reserve. ⁹ University of New York, Medical Department. ¹⁰ Baltimore Female College. ¹¹ Pratt Institute. ¹² Dominican Novitiate, Ky.

ORGANIZATION

Town High Schools—The following are town high schools, managed by town high school committees:

Bristol	Guilford	Vernon
Cromwell	Hartford	Wethersfield
Danbury	Meriden	Windham, Willimantic
East Hartford	Putnam	

The law under which these are organized runs as follows:

SECTION 2215. In addition to the schools required by law in every town, any town may establish and maintain schools of a higher grade within its limits, and for such purpose purchase, receive, hold, and convey any property; build and repair schoolhouses, lay taxes, and make contracts and adopt regulations for the management of such schools.

SEC. 2216. Any town may choose by ballot at its annual town meeting, a committee of three, four, or five residents of the town, who shall have all such powers and duties in relation to such schools as are by law imposed upon district committees in relation to district schools. If the number to be chosen is three or four, no person shall vote for more than two; if five, for not more than three. That number of persons sufficient to fill the committee who have the highest number of votes shall be elected. In case of a tie, that person whose name stands first or highest on the greatest number of ballots shall be elected.

SEC. 2217. When any town shall maintain any school of a high grade, the board of school visitors shall prescribe rules for the admission of scholars into it,

And for their studies, books, and classification;

Examine all candidates for teachers in such school, and give to those with whose moral character, literary attainments, and ability to teach they are satisfied a certificate, stating what branches they are found capable of teaching;

Visit such school at least twice during each term;

May revoke the certificate of any teacher, at any time, for the causes provided in section 2135;

And, if the town fail to elect a committee, as provided in section 2216, shall appoint such committee, whose powers and duties shall be the same as if appointed by the town.

In Bristol, Hartford, Meriden, Putnam, and Vernon there are separate high school buildings.

District High Schools.—The following are district high schools:

Canton, Collinsville	Groton, No. 5
Durham	Killingly, Danielson
Farmington, Center	Manchester, So. Manchester
Unionville	Middletown
Greenwich, Meeting House	Naugatuck

New Hartford	South Windsor	
New Haven, 2		Wapping
Westville	Stafford Springs	
North Canaan, Canaan	Stratford	
Orange, West Haven	Stonington, No. 9	
	No. 18	
Plymouth, District 1	Wallingford	
Plymouth, Terryville	Waterbury	
Portland, No. 2	Winchester, No. 1	
Gildersleeve	No. 4	
Salisbury	Windsor	
Lakeville	Poquonock	

These schools are simply higher "grades" of district schools. The authority to organize such schools is contained in the following sections of the Statutes:

SECTION 2155. Every school district shall be a body corporate, and shall have power . . . to establish schools of different grades.

SEC. 2118. . . . In said (public) schools shall be taught, by teachers found duly qualified by the school visitors, reading, spelling, writing, English grammar, geography, and arithmetic, and *such other studies* . . . as may be prescribed by the board of school visitors.

New Haven and Middletown are "school districts" under Section 2130 of the General Statutes, and Waterbury City district is organized under a special act.

In ten of the above towns there are two high schools. In several of these the claims of locality could not be otherwise adjusted. In New Haven there are three high schools; one is a Manual Training High School; the school in the Westville district reports a single year in which High School studies are taken. In two towns, Winchester and Windsor, the two high schools have been united for the year 1895-6.

In two towns arrangements are made by which all children of the town are admitted without charge to these district high schools.

In New Haven only is there a separate high school building.

Consolidated Towns.—In the following towns high schools are open to all the children of the towns, each of which constitutes a single school district under the consolidation act, General Statutes, Sections 2193 *et seq.*:

Ansonia	Madison	Seymour
Bethel	Milford	Southington
Branford	New Britain	Stamford
Bridgeport	New Canaan	Thomaston
Derby	New Milford	Torrington

Enfield
Huntington
Litchfield

Old Saybrook
Plainville
Saybrook

West Hartford
Windsor Locks

All these towns, except Ansonia and Derby, maintain high schools under the general law given above, [Sec. 2155,] which authorizes districts to establish schools of higher grade. The high schools comprise the advanced classes of the district school.

Ansonia and Derby are organized under special acts.

Courses of Study.—The following report a course of one year:

Farmington Center	Westville	2
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The following report a two years' course:

Greenwich	Plymouth	
Milford	Stratford	
New Canaan	Wethersfield	
Orange, West Haven	Windsor Locks	8

The following report a three years' course:

Bethel	Old Saybrook	
Branford	Plymouth, Terryville	
Canton, Collinsville	Portland, Gildersleeve	
Danbury	Portland, District 2	
East Hartford	Salisbury, Lakeville	
Madison	Saybrook	
New Hartford	South Windsor, Wapping	
New Milford	South Windsor, Town	
North Canaan	Thomaston	18

The following report a four years' course:

Ansonia	Orange, District 1	
Bridgeport	Plainville	
Bristol	Putnam	
Cromwell	Seymour	
Derby	Southington	
Enfield	Stamford	
Farmington, Unionville	Stonington, District 9	
Groton, No. 5	District 18	
Guilford	Stafford Springs	
Hartford	Torrington	
Huntington, Ferry	Vernon	
Killingly, Danielson	Wallingford	
Litchfield	Waterbury	
Manchester, So. Manchester	West Hartford	
Meriden	Winchester, District 1	
Middletown, City	District 4	
Naugatuck	Windham	
New Britain	Windsor, 2	39
New Haven, 2		

The high schools having a four years' course are found in the several counties as follows:

	No.	Towns.		No.	Towns.
Hartford	12	10	Windham	3	3
New Haven	10	10	Litchfield	4	3
New London	3	2	Middlesex	2	2
Fairfield	3	3	Tolland	2	2
Total				39	35

There are high schools having a four years' course in 35 towns.

Registration.—The number of pupils registered in these high schools was as follows :

First year	2,426	Graduate students	135
Second year	1,684	Unclassified	98
Third year	1,023		
Fourth year	695	Total	6,061

The foregoing figures show that 30 per cent. do not enter the second year; 40 per cent. of the remainder do not enter the third year, and 33 per cent. of this remainder do not enter the fourth year.

The number of pupils registered in the high schools having a four years' course is as follows:

First year	1,870	Third year	872
Second year	1,321	Fourth year	699

It appears that in these schools 30 per cent. fall out between the first and second years; that 33 per cent. of the remainder leave between the second and third years, and that 20 per cent. of the remainder leave between the third and fourth years. At least 20 per cent. of the remnant do not complete the course.

Some are graduated at the end of a three years' course.

One hundred and fifty-two entered college.

Management.—The number of teachers in these schools is 261; of this number 110 are men and 151 are women.

The smaller schools are usually organized with a male principal and one or more assistants. Eight have women in charge.

The average number of pupils is 23 to a teacher.

Admission.—The usual method of admitting to the high schools is by examination on the grammar school studies.

The questions for these examinations are often made out by the high school teachers, sometimes by the high school committee or school visitors, and sometimes by the grammar school teachers. In a few cases those who finish the grammar school course are admitted without examination. Occasionally a high school is crowded and a few only can be admitted; the marking is then close with a view to reject as many as possible. When there is room to be filled and scholars are needed, the standard falls.

The entrance system is generally as bad as can be. A scholar who has completed the grammar course satisfactorily ought to pass to the next stage. The grammar school teachers ought to determine whether their scholars are fitted to advance. High school teachers often view the subject from a different and distant plane, and generally exert themselves to find out not what children know, but rather what they do not know. Neither for the children nor for the teachers who have taught them is the examination from above a suitable test.

Schools are found in all stages of development. A few have been in existence for many years and are as firmly fixed in the school system as the primary schools. Others have a feeble and precarious existence, needing money and scholars to give them a right to live.

In justice to some here reported it must be said that they do not pretend to have a complete high school course. They are either advancing to that condition or are doing a limited and well defined work.

Evidently some are high schools in name only. A few children are studying Latin and Algebra while the majority are doing the usual work of a grammar school. The courses of study show that the first year is often occupied in completing or reviewing the grammar school studies. A few show no classification though the studies pursued are mainly those of the high school.

In a few the classification is not close because the scholars come from ungraded schools. The school of higher grade receives from the smaller ungraded schools the scholars who by age and attainments are out of place in the small district schools. Such schools serve a useful purpose and ought to be encouraged.

NORMAL SCHOOLS

The Normal Schools exist to illustrate and impress upon the teachers of the state the art of teaching. These schools have grown rapidly and have become an indispensable part of our school system.

The statement of the principals, pp. 87—98, will show in detail what has been accomplished in each.

The following table shows towns from which students have entered the Normal Schools in the years 1893-1895 inclusive, with the number that entered from each town in each year.

TABLE XLI

	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895
HARTFORD CO.													
Hartford.....	7	17	12	15	11	12	17	21	25	22	27	16	22
Avon.....	..	..	..	..	..	1	1	..	..	1	..	..	2
Berlin.....	2	..	..	..	..	4	2	..	..	..	..	4	2
Bloomfield.....	1	2	2	..	2	1	2	3	1	..	..	..	..
Bristol.....	2	..	..	1	5	7	1	..	3	3	4	3	3
Canton.....	..	..	..	..	..	..	1	1	..	..	1	..	..
East Granby.....	..	..	..	..	..	..	..	1	..	..	..	..	..
East Hartford.....	..	..	1	3	..	2	5	3	1	3	2	1	3
East Windsor.....	3	3	1	2	1	4	3	1	..	..	2	1	4
Enfield.....	4	8	6	2	..	1	1	7	2	1	3	4	7
Farmington.....	2	..	2	2	..	..	2	6	2	..	1	4	2
Glastonbury.....	..	1	..	2	1	..	..	1	1	2	..	..	..
Granby.....	..	2	2	..	..	..	1	..	..	..	..	..	..
Hartland.....	..	..	..	..	1	..	..	..	..	..	..	..	..
Manchester.....	1	..	4	3	4	3	3	5	5	4	1	1	3
Marlborough.....	..	..	..	..	..	..	..	..	..	..	1	1	..
New Britain.....	6	8	9	14	16	10	12	20	15	24	24	16	14
Newington.....	..	5	..	2	1	1	2	2	2	..	2	..	1
Plainville.....	..	..	..	1	2	..	..	2	..	1	1	..	5
Rocky Hill.....	..	2	1	1	..	..	..	..	1	2	..	..	..
Simsbury.....	..	..	..	..	1	..	..	2	..	..	3	1	3
Southington.....	..	1	..	1	..	1	3	1	1	2	4	3	2
South Windsor.....	..	1	..	..	3	..	1	3	1	4	..	..	..
Suffield.....	..	..	..	..	4	1	3	3	..	..	..	..	..
West Hartford.....	..	..	1	1	..	1	5	3	2	3	..	..	..
Wethersfield.....	..	3	4	2	1	6	2	2	..	2	2	1	4
Windsor.....	..	1	1	1	..	..	1	1	1	..	1	..	..
Windsor Locks.....	..	2	..	6	3	4	3	3	2	3	8	1	3
NEW HAVEN CO													
New Haven.....	2	1	3	1	4	3	2	2	2	1	68	61	38
Ansonia.....	..	..	..	..	..	..	1	1	..	..	4	4	13
Beacon Falls.....	..	..	..	..	..	..	..	..	..	..	..	..	1
Bethany.....	..	..	..	..	..	..	..	..	..	..	..	1	..
Branford.....	..	..	..	..	..	..	3	1	5	..	2	5	..
Cheshire.....	1	2	..	..	..	1	1	4	1	2	1	1	..
Derby.....	..	..	3	3	2	2	1	3	..	..	1	1	..
East Haven.....	..	..	..	..	..	..	..	..	..	..	..	..	2
Guilford.....	..	1	..	1	..	..	..	..	1	1	3	1	..
Hamden.....	..	..	..	1	..	..	..	1	2	2	2	2	1
Madison.....	..	..	1	2	..	..	..	1	2	5	..	4	..
Meriden.....	3	3	4	6	11	7	10	7	12	9	6	2	8
Middlebury.....	..	..	..	..	..	..	..	2	1	..	..	..	..
Milford.....	..	..	1	..	..	1	4	..	1	2	2	3	..
Naugatuck.....	..	..	..	..	..	..	..	1	2	..	..	..	2
North Branford.....	..	..	1	..	2	..	..	..	2	1	..	1	..
North Haven.....	..	1	..	1	1	..	2	..	..	..	..	..	..
Orange.....	1	..	..	..	..	1	..	1	1	1	5	3	4
Seymour.....	..	..	..	..	1	2	1	1	..	..	1	..	..

	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895
Southbury.....	1	1	..	..	..	..	..	..	..	..	..	2	..
Wallingford.....	2	4	4	3	5	..	2	3	6	7	1	9	2
Waterbury.....	..	2	4	1	3	6	2	15	4	1	2	3	6
Woodbridge.....	..	1	..	..	..	..	..	..	..	..	1	..	..
NEW LONDON CO.													
New London.....	2	2	2	1	..	..	2	1	1	..	1	1	..
Norwich.....	2	5	1	2	1	2	5	5	3	5	7	6	5
Bozrah.....	1	..	..	..	1	..
Colchester.....	1	2	1	1	1	..	1	1	2	1	1	1	1
East Lyme.....	1	..	1	1	..
Franklin.....	1	..	..	..	..	1	..	..	..	..
Griswold.....	2	1	..	..	..	..	1	..	..	..	1
Groton.....	3	1	..	..	..	..	..	..	1	..	..	..	1
Lebanon.....	..	1	..	1	..	1	2	2	3	1	1	..	1
Ledyard.....	4	..	1	..	..	..	2	1	..	..	..
Lyme.....	2	1	1	..	..	..	..	1	..	..	..
Montville.....	1	..	2	..	1	1	..
North Stonington...	1	2	1	..	..	..	1	1	..	..	3
Old Lyme.....	1	2	..	..	..	..	..	..	..	1	1
Preston.....	1	..	1	1	1	..	2
Sprague.....	2	2	..	..	..	1	1	..
Stonington.....	1	2	2	..	2	3	3	..	..	1
FAIRFIELD CO.													
Bridgeport.....	1	3	..	..	..	..	2	..	5	1
Danbury.....	1	..	..	1	..	..	1	..	2	2	1	..	2
Bethel.....	2	..	..	..	..	1	..	2	..	2	2
Brookfield.....	1	..	..	..	..	..	..	..	..	..	..
Darien.....	1	..	..	2	..	..	..	..	..	..
Fairfield.....	1	..	..	..	..	..	..	1	1	1	2
Greenwich.....	..	1	1	..	..	..	3	..	1	..	..	..	1
Huntington.....	1	..	..	1	..	..	1	1	1	3	2
New Canaan.....	1	..	..	..	1	..	1	..	..	..	..	..	1
New Fairfield.....	1	..	..	..	..	..	..	..	..	..	..	..	..
Newtown.....	..	1	2	1	..	1	..	1	2	3	..	1	1
Norwalk.....	1	1	1	4	4	2	3	3	2	5	5	7	11
Redding.....	3	1	..	1	..	..	..	..	1	..
Ridgefield.....	..	1	..	1	1	..	1	..	..	..	..	..	..
Stamford.....	1	2	1	1	1	1	5	2	5	2	9	4	4
Stratford.....	..	1	1	2	2	1	..	1	1	..	2	5	3
Trumbull.....	3	..	..	1	..	..	..
Westport.....	2	1	..	1	1	..	3	1	1	2	..
Wilton.....	1	..	..	2
WINDHAM CO.													
Brooklyn.....	1	5	..	..	1
Ashford.....	1	1	1	1	2	..
Canterbury.....	1	1	..	1	1	1	1	..	..	3	..
Chaplin.....	2	..	1	..	..	..	2	..
Eastford.....	1	..	..	..	1	..	..	..	..	..	..
Hampton.....	..	1	1	..	2	..	..	..	..	1	..	..	1
Killingly.....	1	..	..	2	1	..
Plainfield.....	1	1	2	..	1	1	3	2	1
Pomfret.....	1	..	1	..	..	..	2
Putnam.....	2	..	..	1	..	..	1	1
Scotland.....	1	1	..	2	..	1	..
Sterling.....	1	..	..	4	..	..	..
Thompson.....	1	1	..	..	1	2	..	1
Windham.....	1	5	15	13	11	11	12	6
Woodstock.....	..	2	2	..	..	..	1	..	..	..	..	..	..
LITCHFIELD CO.													
Litchfield.....	1	1	1	..	1	1	2	..	..	3	1	1	..
Barkhamsted.....	2	..	..	..	..	..	..	..	..	..	..
Bridgewater.....	..	1	..	..	..	..	..	..	..	..	..	..	..
Canaan.....	1	1	..	..	3	..	..	1	..
Colebrook.....	1	..	..	..	..	..	..	..	..	1	..
Cornwall.....	..	1	..	..	..	..	..	..	..	..	..	2	2
Goshen.....	..	1	..	..	..	..	..	2	..	..	..	..	1
Harwinton.....	1	..	1	..	..	1	..	..	1
Kent.....	..	1	1	1	1	..	..	..	..	..	..	..	1
Morris.....	1	1	..	1	..	..	..	..	..	..	1
New Hartford.....	1	2	1	..	2	..	1	..	1	..	..
New Milford.....	1	..	3	2

	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895
Norfolk.....	1
North Canaan.....	1	..	1	..	..	1	..	..	..	..	..
Plymouth.....	3	..	..	1	..	2	6	..	2	4	..	1	2
Roxbury.....	..	1	..	..	..	..	..	..	..	..	..	..	..
Salisbury.....	1	..	1	3	1	1	1	2	2	3
Sharon.....	..	2	..	..	1	1	..	..	..	..	2	..	..
Thomaston.....	1	..	..	3
Torrington.....	1	3	1	..	2	1	3	..	1	2	1	..	..
Warren.....	1	..	..	..	2	..	1
Washington.....	1	..	1	..	..	1	1	1	1	1	..	1	..
Watertown.....	..	3	..	..	1	2	1	..	..	..	1	..	..
Winchester.....	..	1	..	1	1	3	2	..	4	1	3	4	3
Woodbury.....	1	..	..	..	..	..	..
MIDDLESEX Co.													
Middletown.....	1	6	2	..	..	4	8	2	..	4	4	8	2
Haddam.....	..	2	..	..	..	2	..	..	..	..	..	4	2
Chatham.....	1	..	..	3	3	6	3	..	2	..	..
Chester.....	1	1	..	..	..	..	..	..	..
Clinton.....	1	..	..	..	..	..
Cromwell.....	..	1	..	1	..	..	1	..	1	1	..	..	..
Durham.....	1	2	2	1	..	..	..	..	1	2
East Haddam.....	1	1	..	1	..	1	2	..	1	..	..
Essex.....	3	1	2	1	1	1	1	..	..	..
Killingworth.....	..	1	1	..	..	..	..	1	..	1	..	..	..
Middlefield.....	1	1	2	..	..	1	..	1	..	..
Old Saybrook.....	1	..	..	..	..	..	..	..
Portland.....	..	1	2	1	3	3	..	4	4	2	1	..	3
Saybrook.....	1	2	..	..	1	1	..	3	2
Westbrook.....	1	1	..	..	..	..	..	..	1
TOLLAND Co.													
Tolland.....	2
Andover.....	1	..	..	..	..	..	..	..	..	..	..
Bolton.....	..	1	1	1	..	..	1	..	..	..	1	..	..
Columbia.....	..	1	1	1	..	1	..	1	1	..	..	2	1
Coventry.....	1	1	2	..	3	5	2	2
Ellington.....	1	1	1	1	1	1	..	1	..	..	..
Hebron.....	2	..	..	..	3	3	..	..	1
Mansfield.....	..	1	1	..	1	1	1	2	..	2	4	..	3
Somers.....	1	..
Stafford.....	..	1	..	..	..	..	..	2	..	1	..	2	3
Vernon.....	..	1	3	1	..	1	1	2	1	2	..	..	1
Other States.....	..	1	2	8	6	8	2	7	10	7	4	7	16

The students of the Normal Schools in the year 1894-5, came from towns in the several counties as follows :

TABLE XLII

	New Britain	Willimantic	New Haven	Total
Hartford	109		3	112
New Haven	22		137	159
New London	5	19	1	25
Fairfield	14		37	51
Windham		32		32
Litchfield	13	1	7	21
Middlesex	20	1	2	23
Tolland	2	15		17

440

The number of students in the schools at the beginning of the school year 1895 was :

	Juniors	Seniors	Total
New Britain	152	84	236
Willimantic*	48	30	78
New Haven	124	76	200

* Graduate students, 2.

These figures show a gain over 1894:

	Gain
New Britain	42
Willimantic	4
New Haven	*9

The entering classes of the years 1894 and 1895 were as follows :

	1894.	1895.
New Britain	108	148
Willimantic	37	41
New Haven	133	124

There are three conditions of admission to the Normal Schools :

1. Examination in Arithmetic, Grammar, Geography, and United States History.
2. Diploma from a High School.
3. Three years of successful teaching.

The number admitted in the years beginning 1889 is as follows :

NEW BRITAIN	Examination	High School Diploma	Teaching	Total
1889	74	32	8	114
1890	130	31	11	172
1891	111	35	8	154
1892	122	28	8	158
1893	85	31	6	122
1894	76	26	6	108
1895	92	51	5	148
Total	690	234	52	976

WILLIMANTIC	Examination	High school Diploma	Teaching	Total
1889	18	5	4	27
1890	30	9	3	42
1891	32	7	1	40
1892	38	5	3	46
1893	26	10	5	41
1894	19	14	4	37
1895	22	14	5	41
Total	185	64	25	274

NEW HAVEN	Examination	High School Diploma	Teaching	Total
1893	27	67	4	98
1894	41	87	5	133
1895	40	75	9	124
Total	108	229	18	355

* Decrease.

The education of those entering the schools since 1889 was as follows:

	NEW BRITAIN					WILLIMANTIC					NEW HAVEN					Total
	High School				Common School	High School				Common School	High School				Common School	
	4 Years	3 Years	2 Years	1 Year		4 Years	3 Years	2 Years	1 Year		4 Years	3 Years	2 Years	1 Year		
1889....	32	2	11	9	50	5	1	2	4	15	.....	.....	.....	.....	.....	131
1890....	31	17	18	20	86	5	2	2	2	22	.....	.....	.....	.....	.....	214
1891....	35	8	14	18	79	4	2	5	2	26	.....	.....	.....	.....	.....	193
1892....	28	17	21	21	71	5	2	5	3	31	.....	.....	.....	.....	.....	204
1893....	31	11	15	7	58	11	1	6	3	20	59	7	10	8	14	261
1894....	26	11	18	10	43	12	3	2	5	15	64	15	16	10	28	278
1895....	51	14	20	14	46	17	2	0	4	18	64	9	15	9	27	310

The graduating classes of 1894 and 1895 were as follows:

	1894.	1895.
New Britain	74	70
Willimantic	26	23
New Haven	..	52
	100	145

Of the graduates of 1895 140 are teaching: The whole number of teachers in the state is 3,636. The number of Normal School graduates teaching is 685. The number of Normal School graduates is 18 per cent. of the teaching force of the state.

The number of beginners in the state last year was 362. Of these the Normal Schools supplied 140, or 38 per cent.

The number of Observation Schools connected with the Normal Schools is as follows:

	Kindergarten	Schools	Number of Children	Teachers
New Britain	1	7	356	10
Willimantic	1	8	378	12
New Haven	2	23	1,110	29

These schools are in charge of teachers who are worthy of imitation and who are qualified to train the students.

The students remain in these schools five months, or longer if a longer period is necessary.

The number of training schools connected with the respective Normal Schools is as follows:

	Kindergarten	Schools	Children	Permanent Teachers
New Britain	I	28	709	12
Willimantic . . . .	..	8	158	2
New Haven . . . .	..	..	...	..

The students at New Britain who have served a preliminary period of five months in the model schools become teachers in the schools of the Ninth District of South Manchester. The students at Willimantic after a like probation in the model schools teach in the Oaks School and in four schools in the districts known as Brick Top, French, and Windham Center.

These teachers are well trained when they begin to teach in the practice schools. They have a better preparation than any of the four hundred novices who are annually projected into the schools of the state. They have constant supervision and help, which is not true of more than fifteen hundred of the teachers in the state. They are not allowed to remain if they do not wisely manage as well as instruct the children. Under this system the schools of these districts are receiving instruction as good as can be found in any system of schools in the state.

To ensure that school work shall be sound and well given, it is necessary that teachers shall be tested before they begin their work. The Training Schools give this test. This test relieves the anarchy in relation to teachers' qualifications in which we contentedly abide. The graduates of the Normal Schools enter the common schools with a fair education and with some practice. This is infinitely better than setting untried persons loose to get education and experience at the expense of children.

No attendance upon lectures, and no class-room recitations can ever lead a teacher to the mastery of the art of teaching, unless to the academic and wholesome theory is linked actual practice in a schoolroom. As with the child and as in every activity of life, learning enters with doing. Teaching as an art must depend upon experience which a wise and reasonable theory interprets and supports.

It is not yet true that school officers insist upon trained or even educated teachers. As was the case fifty years ago, parents* "suffer their children to go to school through a whole winter without asking whether they were fed either intellectually or morally with anything better than the east wind." Without good teachers there cannot be good schools, and "we have as little right to expect good teachers without adopting means to prepare them, as we have to expect beautiful gardens and cultivated fields to spring up spontaneously in the wilderness."

New Britain.—Below will be found the report of Mr. Marcus White, principal of the Normal School at New Britain.

MR. C. D. HINE,

Secretary of State Board of Education.

Sir:—My first annual report as principal of the New Britain State Normal School is herewith respectfully submitted.

My principalship began in August, 1894. The first term of the school year, 1894-5, opened September 3d, with the following list of teachers:

Marcus White, Principal	Carrie H. Conley
<i>Principles of Teaching</i>	<i>Cooking</i>
Ralph G. Hibbard	Georgiana Minor
<i>Reading</i>	<i>Kindergarten; Training</i>
M. Gertrude Fenn	Minnie L. Clark
<i>Drawing</i>	<i>Model School; Training</i>
Jane Darlington	Mary E. Greene
<i>Model Schools; Theory; Training</i>	<i>Training Schools; Training</i>
Elizabeth L. Allyn	M. Lizzie Scudder
<i>Botany; Mathematics</i>	<i>Kindergarten</i>
Emily J. Parker	Margaret S. Hubbell
<i>Drawing; English</i>	<i>Singing</i>
Helen J. Bunce	Mary A. Spear
<i>Model School; Training</i>	<i>Training Schools; Theory; Training.</i>
Gertrude L. Rhoades	Emily B. Scarborough
<i>Model School; Training</i>	<i>Physical Training</i>
Mary G. Peabody	Caroline T. Robbins
<i>Training Schools; Training</i>	<i>Physical Science</i>
Helena D. Cowles	Frederick A. Verplanck
<i>Literature; Language</i>	<i>Principal of Schools at South Manchester</i>
Jessie E. Guernsey	Evangeline St. C. Champlin
<i>History; Geography</i>	<i>Librarian</i>
Lieut.-Col. Alfred E. Thompson	Clara M. Washburn
<i>Military Drill</i>	<i>Model School; Training</i>
Bertha M. McConkey	Anna E. Ericson
<i>Training Schools; Supervisor of Training</i>	<i>Model School; Training</i>

* Report of Horace Mann on schools of Massachusetts.

Annie L. Parker <i>Pianist in Gymnasium</i>	Fanniebelle Curtis <i>Kindergarten; Theory; Training</i>
Emma E. Winslow <i>Model School; Training</i>	Julia E. Grosvenor <i>Assistant; Kindergarten</i>
Annie E. McNulty <i>Penmanship; Assistant in Physical Laboratory</i>	Lina D. Wilcox <i>Model School; Training</i>
Anna M. Clark <i>Manual Training; Assistant in Physical Laboratory</i>	Marie Curtis <i>Assistant; Kindergarten</i>
	Della I. Sheridan <i>Assistant in Model School</i>
Maude L. Gridley <i>Training Schools; Training</i>	Mary E. Goodrich <i>Principal's Assistant</i>

The number of pupils enrolled was, Seniors, 66; Juniors, 83. Kindergarten department: Seniors, 22; Juniors, 17; Special students, 5. Total in Normal department, 149; total in Kindergarten department, 39; total number of pupils enrolled in school, 193.

Attendance by Towns.—Fifty-five towns are represented, as follows:

Ansonia 3	Killingworth 1	Salisbury 2
Berlin 3	Litchfield 1	Saybrook 2
Bolton 1	Madison 3	Sharon 1
Bristol 6	Manchester 2	Simsbury 1
Cheshire 2	Marlborough 2	Somers 1
Colchester 1	Meriden 3	Southbury 1
Colebrook 1	Middletown 11	Southington 3
Cromwell 1	New Britain 27	Stamford 4
Danbury 2	New Haven 2	Stonington 1
Derby 1	New Milford 3	Suffield 1
Durham 1	Newtown 1	Wallingford 3
East Hartford 2	Norwalk 3	Waterbury 3
East Windsor 2	Norwich 2	West Hartford 1
Enfield 6	Old Lyme 1	Westport 1
Fairfield 2	Plainville 2	Wethersfield 3
Farmington 5	Plymouth 2	Wilton 1
Haddam 3	Portland 1	Winchester 3
Hamden 1	Rocky Hill 2	Windsor Locks 2
Hartford 39		

FROM WITHOUT THE STATE

Illinois 1	Vermont 1
Massachusetts 4	Wisconsin 1
New York 1	

SUMMARY

Counties	Students	Towns
Fairfield	14	7
Hartford	109	18
Litchfield	13	7
Middlesex	20	7
New Haven	22	10
New London	5	4
Tolland	2	2
Total	185	55
From without the state	8	..
Total	193	..

As will be seen from the foregoing figures, the attendance for the year fell off somewhat from preceding years. On this account it may be well to give the enrollment at the beginning of the present school year :

Seniors	.	.	.	.	.	.	.	70
Juniors	.	.	.	.	.	.	.	122

KINDERGARTEN DEPARTMENT

Seniors	.	.	.	.	.	.	.	14
Juniors	.	.	.	.	.	.	.	30
Total	.	.	.	.	.	.	.	236

The last Junior class numbered 100 ; the present Junior class, 152, — an increase of over 50 per cent.

There was but one change in the teaching force during the year. Miss Anna Clark, who had taken temporary charge of the Manual Training Department, resigned in the spring to accept a permanent position in South Manchester. Work in manual training will be resumed as soon as a competent instructor can be employed.

A course of study has been made out according to the lines laid down at a meeting of the Normal School principals held last spring.

RECOMMENDATIONS

(a) *Biological Laboratory.* One of the needs of the school is a well-equipped biological laboratory, the number of classes in science being at present so great that our present rooms are insufficient to accommodate them.

(b) *Post Graduate Course.* A post graduate course of study is recommended as likely to appeal to those of our graduates who, after teaching, feel the need of more study and training. Our facilities for training teachers for higher grade schools are most excellent, and a year's post graduate work would make itself felt in an increased scholarship and a broader training. A special diploma should be granted to graduates of such a course.

DIPLOMAS GRANTED

Our graduating exercises were held on the 21st of June, at which the following list of graduates, seventy in all, received diplomas.

Normal Training Department:

Bancroft, Bertha Lydia	Lewis, Almira
Bloomfield, E. Evangeline	Maloy, Mary Agnes
Boardman, Albert	Manly, Anna L.
Brown, Julia	McCann, Catherine Elizabeth
Carroll, Stella Webster	McEvoy, Nora J.
Chapman, Lucy E.	Miller, Bessie E.
Clark, Anna May	Murname, Anna Josephine
Condren, Elizabeth Andrea	Myers, Charlotte F.
Crampton, Ruth Snow	Price, Nettie Blanche
Curtiss, Miriam B.	Prindle, Eva Mary
Devitt, Margaret Mary	Rigby, May Estelle
Doolittle, Helen C.	Scofield, Sara Elizabeth
Downton, Lucy	Smith, Florence Mary
Farley, Alice Terese	Steele, Ellen
Foley, Helen Cheney	Storrs, Mabel Nina
Gallup, Bessie M.	Tracy, Kathryn Mary
Griswold, Jessie Delina	Trowbridge, Clara B.
Hansen, Anne Marie	Tyler, Elma M.
Hills, Bertha May	Vine, Sara Maynard
Hunting, Janet Sarah	Welles, Katharine
Hyde, Fannie Sherman	Wells, Harriet Francis
Kenny, Winifred Kathryn	Wilson, Edna E.
Kenny, Rosamond A.	Woodbury, Louise
Lawton, Caroline L.	Woodworth, Elizabeth May

Kindergarten Department:

Aherne, Anna Josephine	Moore, Mabel Claire
Bowers, Grace Hall	Prince, Florence May
Dustan, Gertrude Louise	Robbins, Catherine Botsford
Glazier, Harriet Viola	Smith, J. Inez
Griswold, Alice	Stidham, Hortense
Griswold, Irene Ora	Vail, Edith
Hills, Myra G.	Whalen, Sara A.
Holley, Grace Rosella	Woods, Henrietta E.
Hollingworth, Effie May	William, Ella Margaret
McManus, Bessie M.	White, Katharine E.
Miller, Rosa Elsie	Young, Caribel

Primary Training Course:

Griswold, Alice	Hollingworth, Effie May
Griswold, Irene Ora	McManus, Bessie M.
Hills, Myra G.	Miller, Rosa Elsie
Holley, Grace Rosella	Smith, J. Inez

Model Schools. During the year the number of Model Schools was increased from six to seven, and the seventh and eighth grades put in charge of Miss Helen Bunce. An attempt was made to introduce department teaching in these grades, the instructors in the Normal Schools taking charge of classes in their own line of work. It is too early yet to report on the success of the plan. It is hoped that as far as possible the Normal School laboratories may be thrown open to the pupils of the Model Schools, as every argument in favor of laboratory work for High and Normal School pupils applies with double force to younger scholars.

Kindergarten. The interest taken in the Kindergarten has not abated, and at the present writing there are more than twenty-five applications for admission on our lists. We are unable, on account of lack of room, to admit more at present, but hope soon to have larger and better quarters. The new kindergarten building, for which the last legislature generously made appropriations, is very much needed.

Our relations during the past year with the New Britain School Board have been of the pleasantest, and our thanks are due them for the substantial help they have given us.

I take this opportunity also to refer to the unfailing sympathy and encouragement of the teachers of the school and the generous aid of the State Board of Education in every matter affecting its welfare.

MARCUS WHITE.

Willimantic. — Mr. G. P. Phenix, Principal of the Normal School at Willimantic, presents the following report:

MR. C. D. HINE, *Secretary*,

Sir :—My second annual report as Principal of the State Normal Training School at Willimantic is herewith respectfully submitted.

This report is for the school year beginning September 4, 1894. On this date the school entered upon the sixth year of its history.

The number of pupils registered during the year was :

Seniors	23
Juniors	46
Total,	69

The teachers at the beginning of the year were:

George P. Phenix <i>Natural Science; Principles of Teaching</i>	Georgietta Hooker <i>Model School</i>
Jennie E. Chapin <i>Mathematics; Writing; Gymnastics</i>	Emily J. Lange <i>Principal of Oaks School</i>
Emeline A. Dunn <i>Drawing</i>	Mary G. Henderson <i>Model School</i>
May A. Avery <i>Natural Science</i>	Delia E. St. John <i>Model School</i>
Edith S. Norton <i>Model School</i>	Mabel I. Jenkins <i>History; English; Geography</i>
Edith C. Foster <i>Model School</i>	Blanche H. Boardman <i>Kindergarten</i>
Anna A. Bubser <i>Model School</i>	Caroline E. Meacham <i>Kindergarten</i>
Caspar Isham <i>Model School</i>	Martha B. Chapin <i>Kindergarten</i>
Emma F. Pilling <i>Model School</i>	Caroline Hendrickson <i>Model School</i>
Adeline S. Wallace <i>Model School</i>	Evangeline St. Clair Champlin <i>Librarian</i>

Miss Harriette Wilson began work as Instructor of Music January 14, 1895.

Miss Adeline S. Wallace was released May 9th to accept a more lucrative position elsewhere. The work of the school has suffered very little from interruptions caused either by illness or by change of teachers during the year.

Teachers' meetings have been held on an average once a week throughout the year for the discussion of school work.

During this year opportunity has for the first time been afforded for independent teaching by members of the training class. The Oaks school has been conducted successfully as a training school. The building at the Oaks, which is the most modern and the most complete school building in the town, contains four rooms, in each of which is a small school. These schools have been under the immediate direction of Miss Emily J. Lange. Assistants to do the greater part of the teaching have been appointed from the senior class. One person has been assigned to each room for a term.

All the children of the building have thus been practically under one teacher, who has been assisted by pupils from the Normal School.

Every member of the class which graduated at the end of the year had had half a year of actual school work.

On the 8th of April the school assembled for the first time in the new building.

The new building was formally opened on the 17th of May. The annual convention of the Eastern Connecticut Teachers' Association was held in the building in the morning, and as a consequence the attendance of teachers from out of town at the dedicatory exercises was unusually large.

The exercises of the afternoon were held in the Loomer Opera House, while those of the evening were in the building.

The following program was carried out:

AFTERNOON

ADDRESS	A. B. Morrill, New Haven
ADDRESS	Henry Barnard, Hartford
ADDRESS	William T. Harris, Washington

EVENING — 8.30

STATEMENT, THE NEW BUILDING	Anthony Ames, Danielson
ADDRESS	Lorrin A. Cooke, Lieutenant-Governor, Barkhamsted

During the year the teachers and the pupils of the school were favored by lectures from E. D. Robbins of the State Board of Education, Mrs. Kate Tryon of Cambridge, Mass., and Miss Lucy Wheelock of Boston.

On the 20th of June diplomas were presented to the twenty-three persons whose names appear below.

Annie E. Backus, Willimantic	Annie L. Perkins, Willimantic
Laura C. Ballard, Thompson	Maud F. Ritchie, Montville
Ella M. Brown, Merrow	George H. Robertson, S. Coventry
Hattie B. Brown, Gale's Ferry	Alice D. Scoville, Chestnut Hill
Annie N. Campbell, New London	Mary A. Shea, Willimantic
John Lee Chapman, Jr., Plainfield	Mary M. Sibley, Brooklyn
Maud E. Dimmick, Willimantic	Grace G. Stone, Willimantic
M. Grace Dwight, New London	Gertrude L. Suydam, Salisbury
Maud M. Kellogg, Taftville	Rose A. Talbot, Coventry
Leonora E. Miller, Norwich Town	Annie I. Tripp, Central Village
Susan T. Murphy, Willimantic	Lulu May Wright, Coventry
Edgar W. Noyes, Lebanon	

At the close of the year Misses Hooker, Lange, Foster, and Pilling resigned. The new teachers engaged for the next school year are Misses E. Theresa Gaffney, Martha A. Jencks, Sarah J. Walter, and Anna A. Kimber.

The new building has proved to be all that was hoped for. Facilities for school work are now ample. Much larger classes can be accommodated than has ever been possible before. The outlook for the future was never more promising than at present.

Respectfully,

G. P. PHENIX.

New Haven.—The report of the New Haven Normal School is presented by the principal, Mr. A. B. Morrill.

MR. CHARLES D. HINE,

Secretary of State Board of Education.

Sir.:—The report of the State Normal Training School at New Haven, for the year ending June 21, 1895, is hereby respectfully submitted.

The school began its second year Tuesday, September 4, 1894, in the Skinner School building on State street. The pupils in attendance were as follows :

Seniors	.	.	.	.	.	58
Juniors	.	.	.	.	.	133
Total	.	.	.	.	.	191

There had been in the school during its first year only one class. The entrance of more pupils made it necessary to ask for additional room in the building. Three more rooms were granted by the New Haven Board of Education, making nine rooms in all. In these temporary quarters the work of the school has been carried on in a limited way. Its efficiency cannot be fully realized until the facilities of a properly equipped building are furnished. There were two additions to the corps of teach-

ers. Mr. H. N. Loomis began work as teacher of natural science, and Miss Harriette Wilson, as teacher of music. The other teachers were the same as in the preceding year.

The senior class, having reached its second year, went into the model schools for the purpose of observation and teaching. Five rooms in the Skinner School and eleven in the Welch School were used for model schools. The plan of the work was as follows :

The senior class was divided into two divisions. The members of one division went into the model schools, while the other division remained at the normal school and continued the work in the studies of the school.

Two members of the class were assigned to each room in the model schools and remained there one month. They thus had the opportunity of observing good teaching and also of teaching under intelligent supervision. The teaching by the members of the class was done after careful preparation, in the presence of the experienced teacher of the room. The children were thus protected against the mistakes of unguided beginners. Each lesson was carefully criticised by the teacher in charge. At the end of the month these pupils returned to their studies at the normal school and members of the other division went into the model schools. In this way the two divisions of the class alternated during eight months, giving each pupil four months' experience in the different grades of the model schools. The features of this training are constant observation of good teaching, experience with children, practice in teaching under intelligent supervision, and careful criticism. This seems to be the only mode of training feasible under the present arrangement. It must be admitted that skill in teaching depends largely on practice and therefore model schools are indispensable. But too much must not be expected of those who have only had the limited experience that any training school can give. Most of the skill in teaching must be gained by practice after leaving the professional school, as in all other professions. The course must necessarily be too short to afford more than an initiative experience. The young teachers are started in the right direction and are made to understand that they must continue the work in order to attain that skill which is the result of long experience.

On the other hand, the scholarship side of a teacher's preparation should not be slighted in emphasizing the need of practice in teaching. In a former report of the State Board of Education, are the following statements :

"The grave fact forced on our notice is that in most of our schools the teachers are not equal to their work and that the interests of the children and the community are thereby suffering, and some are very bad.

"1. The teachers do not know enough.

"2. These teachers have not sufficiently well trained and disciplined minds.

"3. The teachers do not know how to teach.

"4. These teachers do not know what to teach."

These comments on the qualification of our teachers point out the work for a normal school. If the principal reason why teachers do not teach science is because they do not know science; if they are not familiar with the best books in literature and therefore do not make children like to read the best things; if they do not know much about the every day needs of a citizen, his relation to the past, to society, to his government; if they do not discriminate between what is essential and non-essential in arithmetic, in grammar, in geography as demanded by life and therefore waste time on useless tasks; then the important work for the normal school is to provide as far as possible for adequate scholarship. This scholarship differs somewhat from the general culture of a high school or an academy, as the knowledge of physiology needed by a physician differs from that of a graduate from a college. It is specialized knowledge and is adapted to the requirements of a vocation. This aspect of a teacher's needs presents the importance of thorough education in the subjects to be taught.

Therefore, while the experience with children in the model schools is indispensable in learning how to teach, yet the facilities for study in a well-appointed normal school should be made as helpful as possible to those who can afford only two years in preparation for teaching. These teachers may never again have so favorable conditions for study and for getting what they need as the normal school affords, with its library, its reading-room, its laboratories, collections, workshop, and other appointments, while their whole professional life will afford them chance to gain in the practice of teaching. The course of study should be so arranged that the school may make the most of its opportunities and extend to students educational privileges that can only be had at such a school and not in common experience.

The following outline suggests a few hints as to the main lines of work for the public schools and the purpose of each:

1. READING *Purpose*
Extension of the surroundings of the individual in space, time, and personal influence.
2. NATURAL SCIENCE
Good training in getting helpful ideas, and in grouping them according to important relations.
3. ARITHMETIC
An indispensable instrument for measuring.
4. MODES OF EXPRESSION
 - (a) Spoken words. Means of expressing *ideas* and *feelings*.
 - (b) Written words.
 - (c) Drawing.
 - (d) Elocution.
 - (e) Singing.

5 GEOGRAPHY

Purpose

- 1 Necessary ideas of location.
- 2 Location, condition of progress.

6 HISTORY AND CITIZENSHIP

Training to discern the relation of cause and effect in the changes of society.
Instruction concerning duties to society.

7 MANUAL TRAINING

Influence of muscular action in inducing attention to profitable intellectual action.

Reading and natural science are important branches to be taught because they contribute so effectively to the intelligence needed in modern life. History and citizenship should also be emphasized as preparation for forming opinions concerning social problems, and for discharging political duties. The other branches mentioned in the schedule are mainly indispensable instrumentalities; means, not ends.

Teachers should appreciate the significance of such educational values. They will be thus guided in determining the most effective work to be done in the school. This also involves an acquaintance with a few mental activities that must be depended upon in doing the work of elementary education. A schedule of a few general powers of the brain should be made and each school exercise should be referred to the action involved. This will enable a teacher to determine the kind of work to be done in the attainment of each result. The following classification may suggest the possibility of such a plan. It comprises the different school processes classified according to the brain action involved, and should serve to prevent misdirected efforts. It should show a teacher, for example, that she should not be wasting her time over explanation in number work when it is a revival function that she is concerned with, and that merely needs practice.

MENTAL IMAGES OR IDEAS	Revival of { Actions and Images.			Higher Thought Choice and Association
	Memory	Habit	Reflex and Automatic } Action	Association according to same- ness } Classifica- tion, rea- son, expla- nation, etc.
Contact with things, pictures, stories, oral instruction, reading, science lessons, etc.	Ideas of persons, places, events, history, art, etc.	Care of body, conduct, reading, habit, use of refer- ence books, common acts of life, etc.	Talking, reading, writing, number, geography, spelling, language, music, etc.	Observation, conversation, science lessons, mathematics, historical study, study of social problems.

The model schools used during the year were sixteen in number. Part of them, those in the Welch School, were located at such a distance from the Normal School that much inconvenience was experienced. The teachers in these schools have shown a commendable interest in the work and have made every effort to fulfill the requirements of the school. The spirit of progress has been cultivated, and it is realized that the purpose of the model schools is to show what can be done in the common schools; what studies will do the most good, and how time can be economized. This necessity of progress is serious and demands constant attention and study. The best of teaching talent must be secured if possible, and study on the part of all concerned must be kept up in order to make these schools illustrative of the best in education and therefore worth observing. If the conditions specified by the Board of Education for these schools are fulfilled they should result in producing superior schools.

Meetings of the teachers in the model schools have been held weekly. Different subjects connected with school work, such as science, reading, language, drawing, music, etc., have been studied.

A report of the work done in all grades of the model schools is given below. Attention is called to the amount of useful reading and science work that can be done under favorable circumstances in the common schools. The important features of such work cannot be brought out in a report.

The pupils become intelligent. The interest in school work is greatly enhanced. The relation of school to life is made more obvious. Such results cannot be measured by record. They can only be realized by being with the schools.

The first class to graduate from the school numbered fifty-two. They received their diplomas without any graduating exercises. This was strictly in accordance with the announcement in the catalogue, approved by the Board of Education, that there are to be no graduating exercises. Twenty-seven of this class were put on the list of substitute teachers by the New Haven Board of Education. This suggests how important the influence of the school may be upon the New Haven school system.

The following statistics present a few facts concerning the qualifications of those who have been in the school during the year.

NUMBER OF STUDENTS AT THE BEGINNING OF SCHOOL YEAR, 1894-95

Juniors . . .	133	Seniors . . .	58	Total . . .	191
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ENTRANCE

Classes	Examination	H. S. Diploma	Teaching	Total
1893	27	67	4	98
1894	41	87	5	133

EDUCATION

Classes	HIGH SCHOOL								Common School	Private School	Total								
	4 yrs.		3 yrs.		2 yrs.		1 yr.					6 mos.		5 mos.		3 mos.		2 mos.	
1893	59	7	10	8	1	1	0	2	10	0	98								
1894	64	15	16	10	0	2	1	0	15	10	133								

This completes the record of the school during the second year of its history.

Respectfully submitted,

A. B. MORRILL.

COOKING SCHOOLS

The following table shows the number of cooking schools connected with public schools :

T. F XLIII

Towns	Teachers	Number of classes	Number in classes	Time for each class	Length of course
Manchester	Carrie H. Conley	7	80	2 hours.	3 years
New Britain	Carrie H. Conley	3	36	2 hours.	2 years
New Haven (Grammar Grades)	Ella A. Pierce	12	192	2 hours.	15 lessons
Stamford	Dorothy H. G. Johnson	3	45	2 hours.	20 lessons
New Haven Boardman School	Ella A. Pierce	4	55	3 hours.	3 years

MANUAL TRAINING SCHOOLS

The following table gives information concerning manual training classes:

TABLE XLIV

Towns	Teachers	Number of classes		Time for each class	Is instruction given to girls
		Number of classes	Number in classes		
Bristol (High)	Eliz. S. Edwards	2	22	3 and 4 hrs.	Yes
Bristol (South Side)	Cora E. Myers	12	185	1¼ hours	Yes
Bristol (Federal Hill)	Eva D. Walker	10	160	1½ hours	Yes
Manchester	May S. Nichols	9	135	1¾ hours	No
New Britain	Anna Clark	5	320	2½ hours	Yes
New Haven (Grammar Grades)	Isaac P. Smith	12	288	2 hours	No
Norwich (Norwich Free Academy)	Wm. C. Houghton	3	50	1½ hours	Yes
Stamford	George E. Tuthill	5	80	70 minutes	No
Waterbury	J. M. Taylor	10	130	90 minutes	No
New Haven (Boardman School)	Isaac P. Smith	2	30	1½ hours	No

PRIVATE SCHOOLS

The following table is compiled from the returns of private schools, by Mr. A. J. Wright. The time covered is the year 1894-5:

TABLE XLV

TOWNS	NAMES OF SCHOOLS	Number of different scholars registered	Number over 16 years of age	Average attendance for the year	Length of school in days	Number of teachers	Number of grades
HARTFORD COUNTY							
Hartford.....	* St. Joseph's School.....	867	1	581	190	13	8
	* St. Peter's School.....	986	...	700	189	18	9
	* St. Patrick's School.....	715	...	672	202	12	8
	Huntsinger's Business and Short-hand College.....	370	295	...	200	8	..
	Hartford Business College.....	422	328	206	303	9	..
	Collins St. Classical School.....	43	28	35	170	6	5
	Woodside Seminary.....	30	30	...	165	7	2
East Hartford.....	Mrs. L. R. Harrison's School.....	27	...	16	170	1	..
Enfield.....	* St. Joseph's School.....	417	13	381	192	8	9
	Shaker School.....	20	...	17	180	1	..
Glastonbury.....	Free Academy.....	56	11	38	181	2	4
New Britain.....	* St. Mary's School.....	1,425	...	1,118	213	22	..
Simsbury.....	McLean Seminary.....	47	32	40	180	6	4
Suffield.....	Connecticut Literary Institute.....	156	90	128	190	12	5
	H. Carrie Sheldon's School.....	12	...	10	120	1	..
Windsor.....	Young Ladies' Institute.....	44	21	42	180	10	..
Windsor Locks.....	* St. Mary's School.....	344	8	261	194	7	12
Totals.....	17 Schools.....	5,981	857	4,245	.....	143	.....
NEW HAVEN COUNTY							
New Haven.....	* St. John's Parochial School.....	592	...	429	200	10	8
	* St. Francis' Parochial School.....	852	...	743	200	12	8
	Hopkins Grammar School.....	97	68	...	178	4	4
	* St. Louis' French Parochial School.....	28	...	12	100	1	..
	Yale Business College.....	125	125	80	254	6	..
	Hogarth Institute.....	100	...	...	200	7	..
	Miss Orton's and Miss Nichols' Day School for Girls.....	45	29	36	175	7	5
	The Misses Catlin's School.....	60	2	...	185	5	..
	Miss Lena H. Nichols' School.....	66	18	...	200	6	..
	Mrs. Cady's School for Girls.....	100	51	...	170	9	3
	School for Girls and Boys, 33 Wall St.	35	...	...	180	7	..
	* Zion Lutheran School.....	51	...	33	191	3	..
	Miss Alma Leighton's School.....	40	...	...	180	3	..
	Mary S. Johnston's School.....	29	8	22	180	4	..
	Mary C. Livermore's School.....	48	...	30	191	2	..
	* Trinity Parish School.....	45	...	26	194	2	..
	Childs' Business College.....	78	...	50	...	...	..
	New Grammar School.....	50	18	31	200	1	..
	Charlotte A. Willard's School.....	17	2	14	166	1	..
	Carrie M. Chapman's School.....	41	...	22	203	1	..
Ansonia.....	* Sacred Heart School.....	70	1	52	205	2	..
	Alice E. Hoadley's School.....	27	...	15	205	1	..
Cheshire.....	* Episcopal Academy.....	44	23	44	180	6	5
Derby.....	Pope's Shorthand School.....	30	25	25	250	1	..
	* St. Mary's Parochial School.....	379	1	261	202	8	7
Hamden.....	Mt. Carmel Private School.....	24	...	17	171	1	..
	* The Rectory School.....	32	...	30	245	4	..
	Mill Rock School.....	19	3	11	180	1	..
Meriden.....	* St. John's German-English School.....	206	...	156	222	4	7
	Misses Pink's School.....	27	...	19	175	2	..
	* St. Rose's Parochial School.....	816	2	654	194	16	8
	German-American School.....	94	...	82	200	2	..
	* St. Laurent's School.....	300	...	293	200	5	5
	* St. Mary's German-Catholic School.....	156	...	148	220	1	..
	Martin's Business College.....	75	50	50	250	2	..
	The Booth School.....	50	...	35	180	3	..
Milford.....	Miss L. Simpson's School.....	12	...	8	...	1	..
	Elmwood Home School.....	7	1	5	180	1	..
	Mrs. D. E. Platt's School.....	4	...	3	175	1	..

* Ecclesiastical.

STATISTICS OF PRIVATE SCHOOLS

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TABLE XLV — *Continued*

TOWNS	NAMES OF SCHOOLS	Number of different scholars registered	Number over 16 years of age	Average attendance for the year	Length of school in days	Number of teachers	Number of grades
NEW HAVEN COUNTY — <i>Continued.</i>							
Naugatuck.....	Hillside Ave. School.....	16	...	13	194	1	..
Orange.....	Miss H. T. Heitman's School.....	12	...	10	165	2	..
Waterbury.....	Home School.....	36	1	17	180	2	..
	* St. Margaret's School.....	155	75	142	170	10	..
	Miss Daisy White's School.....	10	...	8	195	1	..
	Miss Lila Chandler's School.....	21	1	15	180	1	..
	Harrington's Business College.....	80	80	60	220	5	..
	* Academy of Notre Dame.....	190	49	...	195	11	..
	* St. Mary's School.....	720	4	627	195	14	8
	* St. Ann's School.....	328	...	287	200	4	..
	Gerard School.....	48	...	36	171	2	8
	The Froebel Kindergarten.....	25	...	...	...	1	1
Totals.....	51 Schools.....	6,512	637	4,651	.....	207	.....
NEW LONDON COUNTY.							
New London.....	Williams' Memorial Institute.....	179	127	153	178	8	..
	* St. Mary's Parochial School.....	322	...	274	185	6	..
	Charlotte P. Comstock's School.....	17	...	10	186	1	..
	Miss Allender's School.....	13	...	8	176	1	..
	Maria L. Peabody's School.....	30	6	13	177	1	..
	The Bulkeley School.....	104	...	91	190	4	..
	Adelaide R. da Silva's School.....	13	...	11	150	2	..
Norwich.....	Free Academy.....	284	161	253	180	13	..
	Martin's Business College.....	60	40	40	250	3	..
	* St. Patrick's Parochial School.....	540	8	417	218	11	9
	* Taftville Parochial School.....	367	...	308	206	7	..
	Miss C. E. Blackman's School.....	13	...	10	200	1	..
Colchester.....	Bacon Academy.....	52	24	43	200	2	..
	Day High School.....	9	4	8	80	1	..
North Stonington.....	The Edgar Wheeler School.....	31	12	19	180	1	3
Old Lyme.....	"Boxwood".....	25	20	20	165	4	..
	Black Hall School.....	34	16	33	185	5	5
Sprague... ..	* St. Joseph's School.....	110	2	88	200	2	..
Stonington.....	* St. Michael's School.....	244	1	221	192	4	8
	Mystic Valley English and Classical Institute.....	34	17	24	200	6	4
Waterford.....	Miss Florence Greene's School.....	15	...	14	120	1	4
Totals.....	21 Schools.....	2,496	438	2,058	.....	84	.....
FAIRFIELD COUNTY							
Bridgeport.....	* St. Augustine's School.....	594	...	502	192	11	9
	* St. Joseph's Academy.....	258	3	171	183	4	..
	Park City Practical Business College.....	42	34	15	250	2	..
	Martin's Business College.....	110	110	60	254	3	..
	Golden Hill Seminary.....	38	8	33	175	6	..
	Union Business College.....	160	27	50	250	4	..
	The Froebel Kindergarten.....	54	...	38	188	2	..
	The Courtland School.....	76	21	63	164	8	11
	Park Avenue Institute.....	58	35	52	200	4	..
	Myrtle Ave. Kindergarten and Private School.....	49	...	28	135	5	..
	Carrie D. Tiller's School.....	25	1	19	161	2	5
	University School.....	71	18	61	181	6	10
	Park City Kindergarten.....	12	...	...	...	1	1
Danbury.....	Miss Alice Williams' School.....	27	6	24	180	3	2
	Miss Eunice Squire's School.....	19	...	12	219	1	..
	* St. Peter's Parochial School.....	904	7	722	201	13	8
	Fannie I. Foote's School.....	14	7	8	190	1	..
	* German Lutheran School.....	118	...	93	200	3	..
	Olivia C. Steven's School.....	28	...	10	205	1	..
	Helen A. Washburn's School.....	29	...	13	196	1	..

* Ecclesiastical.

TABLE XLV — *Continued*

TOWNS	NAME OF SCHOOLS	Number of different scholars registered	Number over 16 years of age	Average attendance for the year	Length of school in days	Number of teachers	Number of grades
FAIRFIELD COUNTY — <i>Continued.</i>							
Brookfield.....	Curtis' School for Boys.....	21	...	20	185	4	..
Easton.....	Easton Academy.....	31	9	21	198	1	..
Fairfield.....	Miss Augusta Smith's School.....	43	...	29	180	3	..
	Fairfield Academy.....	30	4	27	183	3	11
Greenwich.....	* St. Mary's School.....	152	...	108	195	3	..
	The Homestead School.....	40	5	32	160	8	4
	Greenwich Academy.....	54	16	43	216	7	..
New Canaan.....	The Hillside Home School.....	5	...	5	175	1	..
	The Maplewood School.....	25	...	17	180	1	..
	New Canaan Institute.....	32	...	20	190	3	..
Newtown.....	Newtown Academy.....	125	...	100	180	7	..
Norwalk.....	* St. Mary's Parochial School.....	487	...	355	203	8	8
	E. H. Wilson's School.....	27	8	24	180	2	..
	The Selleck School.....	2	...	2	180	1	..
	Norwalk Military Institute.....	...	...	50	175	4	..
	Miss Baird's Institute.....	...	...	...	200	13	..
	Norwalk Preparatory School.....	9	2	9	165	1	..
Redding.....	Hill Academy.....	19	2	13	167	1	..
Ridgefield.....	Adelaide M. Rogers' Kindergarten ..	28	...	22	180	1	..
Stamford.....	Miss Low's School.....	69	19	...	165	11	8
	Betts' Academy.....	34	23	30	176	7	..
	Miss Aiken's School.....	70	36	65	160	13	4
	Miss Carrie A. Hoyt's School.....	14	...	11	180	2	..
	Merrill's Business College ..	100	90	90	220	8	6
	School for Boys.....	68	...	59	165	8	10
	Miss Haff's School.....	12	...	8	185	1	3
	The Misses Warren's Private School.....	20	...	...	...	3	..
	* St. John's School.....	395	...	334	196	8	8
	Anna J. Webb's School.....	8	...	...	175	1	..
Stratford.....	Private School and Kindergarten.....	40	...	26	150	2	..
Westport.....	Staples High School.....	115	12	91	200	4	9
Wilton.....	Lambert Academy.....	10	...	4	228	1	..
	Wilton Educational Institute.....	36	14	25	355	3	..
	Wilton Academy.....	18	12	13	190	1	..
Totals.....	54 Schools,	4,825	529	3,636	...	226	...
WINDHAM COUNTY							
Killingly.....	* St. James' Parochial School.....	356	1	218	193	6	..
Putnam.....	Joseph G. Paquette's School.....	23	...	20	200	1	..
	* St. Mary's Parochial School.....	500	2	425	196	9	..
Thompson.....	* St. Joseph's School.....	512	...	378	197	8	8
	* Swedish Lutheran School.....	75	...	70	60	1	3
Windham.....	* St. Joseph's Parochial School.....	829	3	603	210	16	..
Woodstock.....	Woodstock Academy.....	65	35	51	195	4	4
Totals.....	7 Schools,	2,420	41	1,765	...	45	...
LITCHFIELD COUNTY							
Canaan.....	The David M. Hunt School.....	48	10	48	200	3	..
Colebrook.....	P. Bowman's School.....	4	...	3	60	1	..
Cornwall.....	Housatonic Valley Institute.....	28	15	16	180	3	..
Goshen.....	Eagle Hall Academy.....	25	9	16	128	1	..
Kent.....	Katherine M. Hopson's School.....	23	6	14	180	1	..
New Hartford.....	* St. Mary's Parochial School.....	260	...	155	186	4	..
New Milford.....	Mary C. Wells's School.....	28	...	15	191	2	..
Norfolk.....	The Robbins School.....	49	20	38	180	4	..
North Canaan.....	Canaan Academy.....	34	12	25	200	4	4
Roxbury.....	Booth Free School.....	26	...	...	125	1	3
Salisbury.....	The Hotchkiss School.....	92	75	92	180	8	..
	* St. Mary's School.....	92	...	75	195	2	..
	Nellie M. Small's School.....	15	...	10	195	2	..

* Ecclesiastical.

TOWNS	NAMES OF SCHOOLS	Number of different scholars registered	Number over 16 years of age	Average attendance for the year	Length of school in days	Number of teachers	Number of grades
LITCHFIELD COUNTY — Continued. —							
Torrington.....	* St. Francis's Parochial School....	497	...	379	200	8	.
Washington.....	The Gunnery.....	62	16	48	180	6	.
	Upson Seminary.....	18	16	11	193	3	.
Watertown.....	The Taft School.....	44	23	40	170	7	5
Winchester.....	* St. Anthony's School.....	302	...	278	190	6	.
Woodbury.....	Parker Academy.....	65	8	39	191	3	4
Totals.....	19 Schools.....	1,712	210	1,302	.....	69	.....
MIDDLESEX COUNTY							
Middletown.....	* St. John's School.....	480	2	369	190	8	9
	Mrs. R. B. Rockwell's School.....	24	2	18	200	3	3
	Miss S. C. Woodman's.....	10	9	...	180	1	..
	Miss Alice F. Jackson's School.....	11	2	10	175	2	2
	The Misses Patten's School.....	57	17	43	180	5	3
Clinton.....	Morgan School.....	295	52	251	174	13	14
Portland.....	* St. Mary's School.....	213	6	161	195	6	..
Old Saybrook.....	Miss F. C. Shepard's School.....	11	2	11	185	1	..
Totals.....	8 Schools,	1,101	92	863	.....	39	.....
TOLLAND COUNTY							
Stafford.....	* St. Edward's School.....	229	...	145	173	4	..
Vernon.....	* St. Bernard's School.....	322	...	255	182	6	..
	* Evangelical Lutheran Trinity School.....	80	...	66	212	2	..
Totals.....	3 Schools,	631	...	466	.....	12	.....

* Ecclesiastical.

SUMMARY

COUNTIES	Number of Schools	Number of different scholars registered	Number over 16 years of age	Average attendance for the year	Number of teachers
Hartford.....	17	5,981	857	4,245	143
New Haven.....	51	6,512	637	4,651	207
New London.....	21	2,496	438	2,058	84
Fairfield.....	54	4,825	529	3,636	226
Windham.....	7	2,420	41	1,765	45
Litchfield.....	19	1,712	210	1,302	69
Middlesex.....	8	1,101	92	863	39
Tolland.....	3	631	...	466	12
The State.....	180	25,678	2,804	18,986	825

SCHOOLS IN COUNTY HOMES

The following law was passed at the last session of the legislature:

SECTION 1. The children legally committed to county homes shall be enumerated in the districts in which said county homes are located, as provided in section 2224 of the general statutes, as amended by Chapter xxvi of the public acts of 1889, but the enumerator shall make a separate list of the children in the county home, and certify said list to the school visitors of the town as provided in section 2225 of the general statutes, as amended by Chapter xxvi of the public acts of 1889.

SEC. 2. The county commissioners may establish schools at the county homes if in their opinion it is for the interest of the children. In case the county commissioners establish and maintain such a school in any county, the treasurer of the town in which the school is located shall pay to the county commissioners from the amount paid to the town by the comptroller that proportionate part which was derived from the enumeration of the children in the county home. Said commissioners shall apply the sum so named to the payment of the teacher, and to no other purpose. Said schools shall be open during the same days and hours and terms as the schools in the district in which the school is located, and the branches taught shall be those prescribed by the proper school officers for the schools of the town.

SEC. 3. The county commissioners may employ and pay as teachers of the schools at the county homes, persons found qualified as provided in this section, and shall provide books for the children and apparatus for teaching. It shall be the duty of the state board of education to examine the persons employed by the county commissioners, and if the candidates are found qualified in respect of character, education, and teaching ability, to give them certificates authorizing them to teach in said schools, and said board may revoke such certificate, and the county commissioners shall not employ any person who does not hold such certificate. The said board shall appoint an acting visitor or acting visitors who shall inspect and examine said schools at least twice in each term, and the county commissioners shall not pay any teacher nor maintain said school unless said acting visitor shall certify in writing that said school has been for each month kept in conformity to the laws relating to public schools.

Schools are established and maintained by the county commissioners at the county homes in Hartford, New London, Fairfield, and Middlesex Counties.

The number enumerated is as follows:

TABLE XLVI

County	Location	Enumerated 1895	Name of teacher
Hartford	Warehouse Point	63	{ Edna F. Pitkin Eva M. McLean
New London	Preston	46	Jennie L. Harris
Fairfield	Norwalk	62	{ Saidee A. Parsells Helen A. Bell
Middlesex	Haddam	41	Elsie H. Dickinson

Mr. S. P. Willard, Mr. Giles Potter, and Mr. C. D. Hine have been appointed Visitors of these schools.

ARBOR DAY

The following proclamation was issued in April, 1895 :

In accordance with Section 1756 of the General Statutes, I hereby designate Friday, the third day of May, as Arbor Day, and recommend that the same be observed by appropriate ceremonies and exercises in our public schools and among our people generally, for the promotion of the important interests which the observance of the day is designed to foster.

Given under my hand and the seal of the state, at the Capitol in Hartford, this seventeenth day of April, in the year of our Lord one thousand eight hundred and ninety-five, and of the independence of the United States the one hundred and nineteenth.

O. VINCENT COFFIN.

By His Excellency's command,
WILLIAM C. MOWRY,
Secretary of the State.

SCHOOLHOUSES AND LIBRARIES

Summary of Statistics 1894-5

Number of new schoolhouses built in the year	12
Number of schoolhouses in the state	1,632
Number of schoolhouses reported in poor condition	139
Increase for the year	3
Number of schools having libraries	564
Number of books in school libraries	108,319
Number of districts drawing state money during the year	349
Total amount of library money paid to districts in the fiscal year ending Sept. 30, 1895,	\$5,820
Number of public libraries reported	107*
Number of sittings in public schools	143,384

* This number is given in reports of school visitors and does not include all on page 108 *et seq.*

School Libraries. The following table shows the number of districts drawing, the amount of the annual state grants, and the amount expended by the districts :

TABLE XLVII

Year	No. Districts Drawing	Amount Received from State Treasury	Amount Expended
1866	94	\$590.00	\$635.00
.... .	..	.....	1,242.12
1867 . . . . .	..	515.00	1,580.71
1868	80	865.00	2,802.93
1869	117	1,730.00	3,898.87
1870	128	1,960.00	5,226.64
1871	139	2,385.00	8,065.20
1872	161	2,345.00	7,458.97
1873	204	2,955.00	7,945.80
1874	183	3,340.00	8,095.73
1875	169	2,450.00	7,668.82
1876	154	2,900.00	8,262.15
1877	132	2,270.00	7,448.72
1878	178	2,975.00	9,543.96
1879	167	3,190.00	7,643.14
1880	195	3,040.00	7,412.54
1881	221	3,005.00	9,446.50
1882	221	4,255.00	9,476.98
1883	188	3,470.00	12,552.57
1884	165	3,090.00	14,968.52
1885	195	3,025.00	13,672.72
1886	185	3,300.00	11,535.05
1887	203	3,525.00	11,061.74
1888	287	5,000.00	13,192.42
1889	242	3,835.00	11,333.72
1890	312	5,890.00	15,331.20
1891	267	4,405.00	16,443.14
1892	294	4,485.00	15,121.33
1893	295	4,960.00	15,426.86
1894	392	6,505.00	15,180.65
1895	383	6,185.00	18,824.55
1896	349	5,820.00	20,402.28

The number of books reported in the years of 1885 to 1896 is as follows :

1885	28,035	1891	61,446
1886 . . . . .	.....	1892	66,903
1887	43,873	1893	75,641
1888	47,907	1894	82,128
1889	56,819	1895	101,875
1890	57,786	1896	108,319

The number of school libraries reported in the years 1884-1896 is as follows :

1884	.	.	.	240	1891	.	.	.	364
1885	.	.	.	219	1892	.	.	.	383
1886	.	.	.	262	1893	.	.	.	398
1887	.	.	.	290	1894	.	.	.	461
1888	.	.	.	322	1895	.	.	.	484
1889	.	.	.	377	1896	.	.	.	564
1890	.	.	.	380					

PUBLIC LIBRARIES

Tables xlviii and xlix give statistics of libraries for the year 1894-5. The statistics and reports of libraries have been collected and compiled by Miss Alice S. McQuaid.

TABLE XLVIII—

Libraries marked "f" have become free during year 1895 and

TOWN	NAME OF LIBRARY	Date of Establishment	FREE OR SUBSCRIPTION	Connection with Town	IF TOWN APPROPRIATES MONEY		
					Owned and controlled by town	Has town representation in management	Amount appropriated by town
Abington	Social Library	1793	subscription	no	....	....	....
Andover ^f	Porter Library	1875	subscription	no	....	....	....
Ashford	Babcock Library	1865	free	no	....	....	....
Berlin	Berlin Free Library Assoc.	1892	subscription	no	....	....	....
Bethlehem	Bethlehem Library Assoc.	1857	subscription	no	....	....	....
Bolton	Bolton Free Library	1881	free	no	....	....	....
Bridgeport	Public Library	1881	free	yes	yes	(1)	\$13,575.28
Bristol	Free Public Library	1892	free	yes	yes	entire control	....
Brooklyn	Brooklyn Town Lib. Assoc.	1890	subscription	no	....	....	....
Canaan (No.) ^f	Douglass Library	....	subscription	yes	yes	yes	75
Centerbrook	Central Library	1886	subscription	no	....	....	....
(2) Cent'l Village	Central Village Public Library	1889	subscription	no	....	....	....
Cheshire	Cheshire Library	1892	subscription	....	....	....	....
Chester ^f	Chester Circulating Library	1875	subscription	no	....	....	....
Colchester	Colchester Library	1859	subscription	no	....	....	....
Columbia	Columbia Free Library	1883	free	no	....	....	....
Cornwall	Cornwall Library Association	1869	subscription	no	....	....	....
Coventry	Porter Library	1886	subscription	no	....	....	....
Cromwell	Belden Library Association	1889	subscription	no	....	....	....
Danbury	Danbury Library	1869	free	no	....	....	....
Danielson	Free Public Library	1892	free	no; by borough	....	....	....
(3) Durham	Durham Public Library	1894	free	yes	yes	full representation	200
Eastford	Eastford Circulating Library	1887	subscription	no	....	....	....
East Hartford	Raymond Library	1889	subscription	no	....	....	....
East Morris	East Morris Library Assoc.	....	subscription	no	....	....	....
East River	East River Library Company	1874	subscription	no	....	....	....
East Windsor	Lib. Assoc. of Wareh'se Point	....	subscription	no	....	....	....
Ellington	Ellington Library Association	1881	subscription	no	....	....	....
Enfield	Enfield Library Association	1883	subscription	no	....	....	....
Essex	Essex Library	1890	subscription	no	....	....	....
Fairfield	Memorial Library	1879	subscription	no	....	....	....
Fairfield	Mill Plain Library	1871	subscription	no	....	....	....

(1) Directors appointed by Mayor, with approval of Board of Aldermen.

(2) The 1895 report promises to be an improvement on the report above. Thirty-three new books have been added by purchase, and there is an increase in number of borrowers. Through a club of young ladies an occasional small sum of money is given, and the interest in the library is sustained.

(3) The recent establishment of the library makes the statistics seem small. The library was opened to the public on the evening of November 10, 1894. There are now 650 volumes and 265 cards in use.

REPORT OF LIBRARIES, 1894-5

receive the state grant of books under Chap. clxxviii, Acts of 1893

Number of Volumes	ADDITIONS DURING YEAR		Average number of borrower's cards in use	STATISTICS OF BOOKS CIRCULATED				DAYS AND HOURS OF OPENING	TOWN
	By Purchase	By Gift		Total Circulation	Non-Fiction	Fiction	Juvenile		
1,015	....	7	12	98	7	88	3	1st Wednesday in each month, 2-4 o'clock	Abington
1,200	....	....	....	....	....	....	....	.....	Andover ^f
3,175	75	....	....	....	....	....	....	Thursdays of each week, 8 A.M.-8 P.M.	Ashford
1,450	86	52	....	3,749	665	1,302	1,782	Wednesdays, 3-5; 7-9 P.M.	Berlin
1,000	15	5	....	600	200	300	100	One evening each month	Bethlehem
650	....	....	....	....	....	....	....	Saturdays	Bolton
26,092	1,995	174	10,000	140,681	28 pr ct.	38 pr ct.	34 pr ct.	Daily, 9 A.M.-10 P.M. Sundays, reading room, 1-9 P.M.	Bridgeport
5,221	597	171	600	32,850	6,998	20,389	5,463	9 A.M.-9 P.M., week days	Bristol
1,202	36	57	30	1,353	648	595	110	Wednesday and Saturday afternoons	Brooklyn
3,000	125	....	200	....	25 pr ct.	50 pr ct.	25 pr ct.	Saturdays, 1-5 P.M.	Canaan (North) ^f
384	50	....	8	250	12	240	35	Wednesdays, 3-9 P.M.	Centerbrook
447	....	64	10	200	12½ p ct.	75 pr ct.	12½ p ct.	Saturdays, 4-6 P.M.	Central Village.
325	40	3	....	400	....	75 pr ct.	....	Tuesdays and Fridays, 3-5 P.M.	Cheshire
1,495	25	....	....	....	....	....	....	Saturdays, 2 hours	Chester ^f
3,000	150	....	175	7,725	25 pr ct.	50 pr ct.	25 pr ct.	Wednesday and Saturday afternoons, 3-5. Every evening	Colchester
2,900	50	50	....	2,000	50 pr ct.	50 pr ct.	....	Every Friday, for 2 hours	Columbia
2,214	....	....	51	....	....	....	....	Saturdays, 2 30-5	Cornwall
395	27	....	....	200	....	....	....	Friday afternoons, ½ hour	Coventry
988	75	....	40	483	....	....	200	Tuesday evenings. Friday afternoons, 4-6	Cromwell
12,609	548	1,355	2,300	66,355	3,313	63,042	....	Every day	Danbury
....	160	118	600	18,365	4,546	13,819	....	Every evening, 6-9. Saturdays, 2-5	Danielson
450	245	255	192	738	....	....	....	Tuesdays and Saturdays, 2 hours each	Durham
271	....	....	....	....	168	103	43	Saturdays, 5 hours	Eastford
2,700	50	25	75	2,000	....	....	....	Tuesdays, Thursdays, Saturdays, 5 hours	East Hartford
380	....	....	....	....	....	....	....	.....	East Morris
1,300	40	10	....	984	....	....	....	Every day, 5 hours	East River
832	....	....	80	2,600	....	....	....	Tuesday, Thursday, and Saturday evenings, 7-9	East Windsor
646	7	3	10	....	....	....	....	Wednesdays and Saturdays	Ellington
425	....	....	5	....	....	....	....	Every day	Enfield
800	100	....	....	....	....	....	....	Wednesday and Saturday evenings	Essex
1,994	40	60	....	400	....	....	....	Wednesdays, 3-5; Saturdays, 6.30-8.30	Fairfield
1,253	2	4	....	413	....	....	....	Fridays, 3-4	Fairfield

TABLE XLVIII—REPORT

Libraries marked "f" have become free during year 1895 and

TOWN	NAME OF LIBRARY	Date of Establish- ment	FREE OR SUBSCRIP- TION	Connection with Town	IF TOWN APPROPRIATES MONEY		
					Owned and Controlled by Town	Has town representa- tion in man- agement	Amount ap- propriated by town
Falls Village	David M. Hunt	1891	subscription	no	...	....	....
Farmington	Village Library	1890	free	no	....	....	....
Franklin	Pettis Library	....	free	no	....	....	....
Glastonbury f	Glastonbury Lib. Assoc.	1892	subscription	no	....	....	....
Granby	Frederick H. Cossitt Library	1889	free	yes	yes	yes	....
Granby	Granby Library Association	1887	free	no	....	....	....
Greenwich	Pemberwich Library Assoc.	1880	free	no	....	....	....
Greenwich	Greenwich R. R. & Lib. Assoc.	1875	subscription	no	....	....	....
Griswold	Coit Library	1880	free	no	....	....	....
Groton	Bill Memorial Library	1888	free	no	....	....	....
Guilford	Guilford Free Library	1889	free	no	....	....	....
Haddam	Haddam Library	1887	subscription	no	....	....	....
Hampton f	Hampton Library	1856	subscription	no	....	....	....
Hartford	Hartford Public Library	1892	free	no; with city	....	....	\$9,000-
Hartford	Watkinson Library	1858	free	no	....	....	....
Hebron	Hebron Library	1888	subscription	no	....	....	....
Ivoryton	Ivoryton Circulating Library	1871	subscription	no	....	....	....
Jewett City	Slater Library	1884	free	no	....	....	....
Ledyard	Bill Library	1867	subscription	no	....	....	....
Litchfield	Wolcott Library	1865	subscription	no	....	....	....
Litchfield	Circulating Library	1870	subscription	no	....	....	....
Middlefield ¹	Levi E. Coe Library	1893	free	no	....	....	....
Middle Haddam	Pub. Lib. of Middle Haddam	1892	subscription	no	....	....	....
Middletown	Russell Free Library	1876	free	no	....	....	....
Montville	Raymond Library	1880	subscription	no	....	....	....
Moodus	East Haddam Public Library	1888	free	yes	yes	yes	300 *
Mystic	Mystic and Noank Library	1893	subscription	no	....	....	....

¹ An incorporated library receiving state aid under Chap. CCLXXXIV, 1895.² Mayor *ex officio* member board of directors.³ Mayor *ex officio* member board of trustees.

OF LIBRARIES, 1894-5—Continued

receive the state grant of books under Chap. clxxviii, Acts of 1893

Number of Volumes	ADDITIONS DURING YEAR		Average number of borrower's cards in use	STATISTICS OF BOOKS CIRCULATED				DAYS AND HOURS OF OPENING	TOWN
	By Purchase	By Gift		Total Circulation	Non-Fiction	Fiction	Juvenile		
1,499	138	15	60	2,149	184	1,743	222	Mondays, Wednesdays, and Saturdays, 6 hours	Falls Village
3,500	146	33	300	6,262	1,418	2,114	2,730	Saturdays, 2.30-5; 6.30-9	Farmington
580	.....	.....	.....	.....	.....	.....	.....	All days except Sundays	Franklin
399	57	.....	.....	922	156	766	.....	Tuesdays and Fridays, 3.30-5 P.M.	Glastonbury ^f
2,217	151	37	300	3,276	37 pr ct.	55 pr ct.	8 pr ct.	Wednesdays and Saturdays, afternoon and evening	Granby
1,289	120	9	.....	2,236	.....	.....	.....	Saturdays, afternoon and evening	Granby
1,542	.....	.....	.....	1,600	40 pr ct.	45 pr ct.	15 pr ct.	Every afternoon and evening	Greenwich
5,000	100	50	.....	1,859	33½ p ct.	33½ p ct.	33½ p ct.	Daily.	Greenwich
1,565	.....	.....	.....	.....	.....	.....	.....	Tuesdays, 4 hours	Griswold
2,790	.....	146	325	11,225	.....	69 pr ct.	.....	Tuesdays and Saturdays, afternoon and evening	Groton
950	60	5	150	.....	300	650	.....	Wednesdays, Thursdays, and Saturdays, 1½ hours	Guilford
1,000	.....	.....	20	.....	.....	.....	.....	Irregular	Haddam
1,300	35	.....	.....	.....	.....	.....	.....	Every Saturday, 2 hours.	Hampton ^f
45,000	5,815	185	8,000	200,000	40,000	110,000	50,000	Daily	Hartford
46,444	525	156	for ref. only	.....	.....	.....	.....	Daily	Hartford
500	.....	.....	.....	.....	.....	.....	.....	Friday evenings	Hebron
850	40	.....	.....	500	.....	.....	.....	Thursday and Friday evenings	Ivoryton
3,160	200	.....	200	5,971	635	5,236	.....	Four days, 6 hours each; reading room every day	Jewett City
2,904	75	3	23	.....	.....	.....	.....	Sundays; one-half hour	Ledyard
1,000	65	.....	175	.....	.....	.....	.....	Saturday afternoons	Litchfield
3,500	150	.....	.....	4,500	800	3,400	300	Saturday afternoons	Litchfield
1,516	.....	.....	200	.....	.....	.....	.....	Saturdays, 5 hours	Middlefield ¹
420	40	80	40	.....	.....	.....	.....	Mondays and Saturdays, 2 hours	Middle Haddam
10,383	42	18	1,237	17,052	3,089	13,963	.....	Every afternoon and evening	Middletown
2,199	188	4	38	922	.....	.....	.....	Saturday, two hours.	Montville
3,621	.....	25	200	5,948	4,285	1,663	.....	Every afternoon and evening.	Moodus
4,156	15	86	300	10,247	20 pr ct.	70 pr ct.	10 pr ct.	Tuesdays, Thursdays, and Saturdays, afternoon and evening.	Mystic

TABLE XLVIII — REPORT

Libraries marked "f" have become free during year 1895 and

TOWN	NAME OF LIBRARY	Date of Establishment	FREE OR SUBSCRIPTION	Connection with Town	IF TOWN APPROPRIATES MONEY		
					Owned and controlled by town	Has town representation in management	Amount appropriated by town
Naugatuck	H. Whittemore Mem. Lib.	1888	free	no	....	....	....
New Boston	New Boston Library Assoc.	1855	subscription	no	....	....	....
New Canaan	New Canaan R. R. & Lib. As.	1877	subscription	no	....	....	....
New Haven	Free Public Library	1886	free	with city	by city	city has	city appropriates \$11,500.00
New Haven	Young Men's Institute	1840	subscription	no	....	....	....
New Britain	New Britain Institute	1853	subscription	no	....	....	....
New London	Public Library	1882	free	no	....	....	....
New Milford	New Milford Library	1886	subscription	no	....	....	....
Newtown	Newtown Library	1870	subscription	no	....	....	....
Niantic	Niantic Library	1888	subscription	no	....	....	....
Norfolk	Norfolk Free Library	1889	free	no	....	....	....
Northfield	Gilbert Library	1892	free	no	....	....	....
North Haven	Bradley Library	1884	free	yes	no	no	150.00
Norwalk	Norwalk Library	1876	subscription	no	no	....	....
Norwich	Otis Library	1850	free	yes	no	yes	4,500.00
Norwich	Peck Library	1856	free	no	....	....	....
Old Lyme	Old Lyme Public Library	1875	free	no	....	....	....
Oxford	Oxford Library	1883	free	no	....	....	....
Plainfield	Plainfield Library	1890	subscription	no	....	....	....
Plainville	Plainville Free Public Library	1894	free	yes	yes	yes	100.00
Plymouth f	Plymouth Library Association	1891	subscription	no	....	....	....
Pomfret	Pomfret Library	1882	subscription	no	....	....	....
Prospect f	Prospect Library	1886	free	no	....	....	....
Ridgefield	Ridgefield Library]	1879	subscription	no	....	....	....

OF LIBRARIES, 1894-5 — *Continued*

receive the state grant of books under Chap. clxxviii, Acts of 1893

Number of Volumes	ADDITIONS DURING YEAR		Average number of borrower's cards in use	STATISTICS OF BOOKS CIRCULATED.				DAYS AND HOURS OF OPENING	TOWN
	By Purchase	By Gift		Total Circulation	Non-Fiction	Fiction	Juvenile		
3,320	819	7	457	9,304	7,249	2,055	....	Mondays, Wednesdays, and Saturdays, 4 hours	Naugatuck
710	....	....	4	....	....	....	....	Saturday afternoons	New Boston
1,700	75	75	....	1,194	66 pr ct.	....	....	Wednesday and Saturday afternoons	New Canaan
27,749	3,788	263	10,000	203,242	54,104	149,138	42,653	Every day	New Haven
18,459	735	40	526	37,245	24,267	12,978	7,016	Daily	New Haven
12,467	1,202	242	250	13,286	3,438	8,347	1,501	Daily, 7 hours. Sundays, reading room, 2-6	New Britain
14,168	1,422	260	2,500	69,971	12,618	57,353	....	Every day	New London
2,692	55	3	170	5,090	703	4,387	....	Tuesdays, Thursdays, and Saturdays, afternoon and evening	New Milford
3,000	200	8	80	4,300	1,433	2,967	....	Tuesdays and Saturdays, afternoon and evening	Newtown
215	25	25	50	....	....	....	....	Mondays and Thursdays, 4 hours	Niantic
7,100	1,000	....	....	14,935	....	....	....	Daily	Norfolk
1,400	447	....	....	....	....	....	....	Friday evenings	Northfield
2,000	88	....	200	5,000	....	....	....	Tuesdays and Saturdays, for 2 hours	North Haven
3,500	75	....	....	500	25 pr ct.	75 pr ct.	....	Tuesdays, Thursdays, and Saturdays, 4 hours	Norwalk
9,807	1,344	338	4,039	96,825	19,733	53,434	23,658	Daily	Norwich
9,423	....	....	....	....	....	....	....	Daily	Norwich
3,000	....	250	....	....	....	....	....	Saturday afternoons	Old Lyme
850	50	....	30	....	....	....	....	Daily	Oxford
609	....	....	25	242	60	182	41	Wednesdays and Saturdays, afternoon and evening	Plainfield
732	....	732	300	....	....	....	....	Wednesdays 3 hours, Saturdays 5 hours	Plainville
1,600	142	....	....	3,000	20 pr ct.	60 pr ct.	20 pr ct.	Monday and Friday evenings	Plymouth
3,200	80	20	....	5,500	2,000	3,400	100	Tuesday and Friday mornings	Pomfret
270	....	6	53	412	....	....	....	Daily	Prospect
3,400	27	323	....	....	....	....	....	Wednesdays and Saturdays, 2-4 P.M.	Ridgefield

TABLE XLVIII — REPORT

Libraries marked "f" have become free during year 1895 and

TOWN	NAME OF LIBRARY	Date of Establishment	FREE OR SUBSCRIPTION	Connection with Town	IF TOWN APPROPRIATES MONEY		
					Owned and controlled by Town	Has town representation in management	Amount appropriated by town
Rocky Hill	Rocky Hill Library	1876	subscription	no	....	....	....
Salisbury	Scoville Memorial Lib. Assoc.	1771	free	no	no	¹ yes	\$500.00
Saybrook	Acton Library	1874	subscription	yes	....	....	100.00
Seymour	Seymour Public Library	1893	free	yes	yes	yes	² 200.00
Sharon	Hotchkiss Library	1893	subscription	no	....	....	....
Shelton	Shelton Free Public Library	1893	free	yes	yes	yes	1,100.00
Simsbury	Simsbury Free Library	1874	free	yes	no	no	200.00
So. Coventry	So. Coventry Library Assoc.	1880	subscription	no	....	....	....
So. Manchester	So. Manchester Free Library	1871	free	no	....	....	....
So. Norwalk	So. Norwalk Public Library	1891	free	³	....	....	....
So. Norwalk	Roth & Goldschmidt Free Lib.	1887	free	no	....	....	....
Southport	Pequot Library	1894	subscription	no	....	....	....
Stafford Springs	Public Library of Stafford	1874	subscription	no	....	....	....
Stamford	The Ferguson Library	1882	subscription	no	....	....	....
Stonington	Stonington Free Library	1884	free	no	....	....	....
Stratford	The Stratford Library Assoc.	1885	subscription	no	....	....	....
Suffield	Suffield Free Public Library	1893	free	yes	yes	yes	300.00
Talcottville	Talcott Free Library	1881	free	no	....	....	....
Terryville	Terryville Lyceum Library	1842	subscription	no	....	....	....
Thomaston	Laura Andrews Free Pub. Lib.	1885	free	no	....	....	....
Thompsonville	High School Library	1880	subscription	no	....	....	....
Torrington	Torrington Library	1865	subscription	no	....	....	....
Wallingford	Wallingford Public Library	1882	subscription	no	....	....	....
Washington	Washington R. R. & Circulating Library Association	1883	subscription	no	....	....	....
Waterbury	Silas Bronson Library	1870	free	no	⁴	....	....
Watertown	Watertown Library Association	1865	free	no	....	....	....
Westbrook f	Westbrook Library	....	subscription	no	....	....	....
West Hartford	West Hartford Free Library	1883	free	no	....	....	....

¹ Senior selectman on Board.² Changed to \$300 in 1895.³ Belongs to city of Norwalk.⁴ Gift to

city of Waterbury; city elects Board of Agents.

OF LIBRARIES, 1894-5—Continued

receive the state grant of books under Chap. clxxviii, Acts of 1893

Number of Volumes	ADDITIONS DURING YEAR		Average number of borrower's cards in use	STATISTICS OF BOOKS CIRCULATED				DAYS AND HOURS OF OPENING	TOWN
	By Purchase	By Gift		Total Circulation	Non-Fiction	Fiction	Juvenile		
1,296	53	3	80	1,600	200	1,400	....	Friday evening	Rocky Hill
2,000	50	25	40	....	....	....	....	Afternoons, daily	Salisbury
4,400	40	81	....	....	....	....	....	Tuesdays, Thursdays, and Saturdays, 2-5 P.M.	Saybrook
938	57	350	195	4,212	....	....	....	Saturdays, afternoon and evening	Seymour
2,845	30	50	115	4,868	884	2,686	1,208	Every afternoon, and three evenings	Sharon
2,200	700	....	1,000	21,681	2,240	19,441	...	Every day	Shelton
3,657	200	....	300	8,000	20 pr ct.	80 pr ct.	....	Wednesdays and Saturdays, afternoon and evening	Simsbury
2,170	75	75	....	2,500	....	....	....	Tuesday evening, and Sat- urday afternoon and even- ings	So. Coventry
4,103	239	....	....	14,535	1,932	6,895	5,708	Every afternoon and even- ing	So. Manchester
2,489	143	15	550	17,458	3,383	14,075	....	Every day	So. Norwalk
1,225	125	....	....	....	....	....	....	Every Friday	So. Norwalk
5,700	630	4,407	250	9,641	2,294	6,025	2,228	Daily	Southport
1,880	52	3	61	2,365	215	1,694	456	Wednesdays and Saturdays, afternoon and evening	Stafford Springs
7,000	200	....	326	12,617	3,149	7,700	1,768	Daily	Stamford
3,890	61	32	790	11,804	927	10,877	....	Daily	Stonington
3,500	41	109	....	....	....	....	....	Every after'n and even'g	Stratford
1,607	....	513	393	5,150	598	4,011	541	Daily	Suffield
1,650	5	2	....	1,000	....	75 pr ct.	....	Saturday afternoons	Talcottville
1,200	66	1	40	1,210	30 pr ct.	70 pr ct.	....	Friday evenings	Terryville
2,000	200	14	650	1,500	....	....	....	Tuesday and Friday, after- noons and evenings	Thomaston
1,200	50	....	75	900	500	300	150	Fridays	Thompsonville
4,269	250	35	313	14,526	1,808	8,855	3,863	Daily, afternoon and even'g	Torrington
3,194	85	45	200	5,546	791	3,805	950	Every evening and three afternoons	Wallingford
2,259	79	....	....	....	43 pr ct.	47 pr ct.	10 pr ct.	Tuesdays, Thursdays, and Saturdays, afternoon, and Saturday evening	Washington
51,000	924	336	....	74,329	14,849	59,480	....	Daily	Waterbury
6,947	345	25	340	10,686	3,218	7,468	....	Tuesdays and Fridays, after- noon and evening	Watertown
572	....	...	....	125	....	....	....	Friday evenings	Westbrook
2,064	....	33	400	4,186	30 pr ct.	70 pr ct.	....	Daily	West Hartford

TABLE XLVIII—REPORT

Libraries marked "f" have become free during year 1895 and

TOWN	NAME OF LIBRARY	Date of Establish- ment	FREE OR SUBSCRIP- TION	Connection with Town	IF TOWN APPROPRIATES MONEY		
					Owned and controlled by Town	Has town representa- tion in man- agement	Amount ap- propriated by town
Westport	Westport R. R. & Lib. Assoc.	1886	subscription	no	....	....	....
West Winsted	Beardsley Library	1874	subscription	no	....	....	....
West Woodstock	Woodstock Library	1889	subscription	no	....	....	....
Wethersfield	Wethersfield Library	1893	free	yes	yes	yes	¹ \$100.00
Willimantic	Dunham Hall	1878	free	no	....	....	....
Willimantic	Free Public Library	....	free	no	....	....	....
Windsor	Windsor Library	....	free	no	....	....	....
Windsor Locks	W. C. T. U. Circulating Library	....	subscription	no	....	....	....
Woodbury	Woodbury Library Association	....	subscription	no	....	....	....
Woodstock	Woodstock Library	1880	subscription	no	....	....	....

¹ Changed to \$200 n 1895.

OF LIBRARIES, 1894-5 — *Concluded*

receive the state grant of books under Chap. clxxviii, Acts of 1893

Number of Volumes	ADDITIONS DURING YEAR		Average number of borrower's cards in use	STATISTICS OF BOOKS CIRCULATED				DAYS AND HOURS OF OPENING	TOWN
	By Purchase	By Gift		Total Circulation	Non-Fiction	Fiction	Juvenile		
1,300	5	57	70	900	10 pr ct.	80 pr ct.	10 pr ct.	Every evening, and Saturday afternoons	Westport
7,050	163	51	275	8,630	23 pr ct.	63 pr ct.	14 pr ct.	Daily	West Winsted
360	....	....	....	....	....	....	....	Daily	West Woodstock
1,938	56	265	320	1,779	115	1,057	607	Mondays, Wednesdays, and Saturdays, 2 hours	Wethersfield
4,700	125	10	300	....	3,175	5,000	10,150	Daily	Willimantic
3,693	139	....	1,000	13,130	1,026	12,104	....	Wednesdays and Saturdays, afternoon and evening	Willimantic
1,023	21	....	....	320	....	....	....	Wednesday and Saturday afternoons, and Saturday evenings	Windsor
550	....	8	....	....	....	....	....	Daily	Windsor Locks
....	....	....	....	....	....	....	....	Daily	Woodbury
1,550	50	50	30	1,000	200	800	100	Friday afternoons	Woodstock

TABLE XLIX —

Libraries marked "f" have become free during year 1895 and

TOWN	EXPENSES	Amount ex- pended for salaries	Amount ex- pended for books	Amount ex- pended for periodicals	IS THERE A LIBRARY BUILDING		
					Building	Cost	Name of Donor
Abington	Subscriptions and fines	\$5.00	....	....	yes	\$1,500	.....
Andover ^f	Subscription	....	....	\$10.00	no	....	In conference house
Ashford	Interest of fund	35.00	\$80.00	....	yes	400	Peter Platt
Berlin	Memberships and fees	....	73.18	14.00	yes	1,300	.....
Bethlehem	\$26 from sale of books	....	20.00	10.00	no	....	.....
Bolton	.....	....	....	....	no	....	Private house
Bridgeport	\$13,575.28 tax $\frac{1}{4}$ mill on grand list	5,685.00	2,832.00	773.44	yes	150,000	Mrs. Catharine A. Pettingill
Bristol	Interest on endowment fund not used, \$250, \$2,798.42. Taxes, \$2,669.45. Fines, etc., \$128.97	1,033.85	681.21	229.53	no	....	.....
Brooklyn	Annual fees, subscriptions, entertainments, and interest on fund	25.00	....	19.50	no	....	.....
Canaan (No.) ^f	Douglas Library Fund	60.00	150.00	....	yes	1,500	Edmund D. Lawrence
Centerbrook	Fees and rentals	....	17.50	....	no	....	Private dwelling
Cent. Village	\$20 per year derived from subscription fees	....	....	....	no	....	School room
Cheshire	Annual fees and rent of books; a legacy of \$5,000 will be receiv'd this spring	....	30.00 ¹	....	....	....	.....
Chester ^f	Yearly tax and fines	....	....	....	no	....	Room in Burr's Block
Colchester	Subscriptions, fines, and small investment	130.00	125.00 ²	....	no	....	Two rooms rented in public building
Columbia	Interest of \$1,500 given by S. B. Little	20.00	50.00	....	yes	350	Saxton B. Little and others
Cornwall	Town Fines 20 Fund and taxes 5 — \$85	25.00	894.00	10.75	no	....	Donors, the Misses Kellogg. Use of building is given
Coventry	Derived from fees, fines, and occasional entertainment	....	22.20	....	....	....	Kept in Chapel Hall
Cromwell	Donations and subscriptions	39.00	80.00	30.00	no	....	.....
Danbury	Rents	1,100.00	1,000.00	100.00	yes	30,000	Alexander M. White
Danielson	$\frac{1}{2}$ mill borough tax and income on legacy	300.00	200.00	50.00	no	....	.....
Durham	Town appropriations and gifts	....	125.00	....	....	....	.....
Eastford	.....	....	....	....	no	....	.....
East Hartford	Income about \$500; fund left by Mr. Raymond	275.00	100.00	40.00	yes	10,000	Albert C. Raymond
East Morris	Bids on new books, and rent of books	....	....	....	....	....	.....
East River	\$250 from permanent funds	120.00	31.00	38.00	yes	1,500	H. B. Washburn and others
East Windsor	Interest on \$200 permanent fund; receipts from entertainments	40.00	....	6.25	no	....	Building fund of \$500
Ellington	Subscriptions and fines	....	640.00	....	....	....	Use of rooms given
Enfield	Life memberships and yearly subscriptions	....	....	....	....	....	.....
Essex	Subscriptions, books rented, fines	....	....	4.00	no	....	.....
Fairfield	A few thousand at interest	25.00	....	....	no	....	.....
Fairfield	Subscription	....	....	....	no	....	Private house

¹ Periodicals donated.² \$50 for reading-room, and \$25 for library.

REPORT OF LIBRARIES, 1894-5

receive the state grant of books under Chap. clxxviii, Acts of 1893

CONNECTION WITH PUBLIC SCHOOLS	Age Limit for Children	Percentage of Children's books circulated	Duplicate copies of books for use in the Public Schools	Volumes on Education	NAME OF LIBRARIAN OR OFFICER REPORTING	TOWN
To what extent is Library used by School Children and Teachers						
.....	.....	.....	no	.....	Miss Jessie E. Dannis	Abington
School has free access to library at all times, under direction of teacher	.....	.....	no	.....	Mr. Edw. M. Yeomans	Andover ^f
.....	no	.....	no	.....	Mr. Peter Platt	Ashford
Used constantly by children of public schools	no	48 per ct.	no	.....	Miss Emily Brandegee	Berlin
Very little	no	10 per ct.	no	.....	Mr. E. N. Crane	Bethlehem
.....	.....	.....	.....	.....	Miss Adelia N. Loomis	Bolton
See Note (1)	12 yrs.	34 per ct.	yes	500	Mrs. Agnes Hills	Bridgeport
Largely for general reading; in an increasing degree for reference and supplementary reading	no	40 per ct.	no	56	Mr. Chas. L. Wooding	Bristol
.....	no	11 per ct.	no	.....	J. S. Bard	Brooklyn
Considerably	no	5 per ct.	no	.....	Mrs. S. J. Hamm	Canaan (No.) ^f
A few children take books regularly; others, occasionally	no	10 per ct.	.....	10	Miss Jennie I. Norton	Centerbrook
.....	no	12½ pr ct.	no	.....	Miss Jennie W. Geer	Cent. Village
.....	.....	15 per ct.	.....	.....	Miss Mary E. Baldwin	Cheshire
Not particularly	no	.....	.....	.....	Mr. Theodore O. Foster	Chester ^f
Use of library by scholars increases each year	no	.....	.....	.....	Mrs. Ida Wagner	Colchester
.....	no	33½ pr ct.	no	.....	Mr. A. H. Fox	Columbia
.....	.....	.....	.....	.....	Miss Mary Whitney	Cornwall
Used by children and teachers to a small extent	no	.....	no	.....	Miss Hattie E. Gilbert	Coventry
Is used considerably	no	10 per ct.	no	.....	Miss Sarah M. Savage	Cromwell
Largely used by children	14 yrs.	.....	no	.....	Mrs. C. H. Sanford	Danbury
Largely used by children and teachers	12 yrs.	.....	no	.....	Miss Isabella A. Kerr	Danielson
To a very large extent; over 50 cards are held by children. Teachers recommend books and use the library	no	.....	a few	20	Miss Mary J. Camp	Durham
.....	.....	.....	.....	.....	Mrs. Timothy Walker	Eastford
Encyclopedias and histories used frequently	12 yrs.	.....	no	.....	Miss Jessie W. Hayden	East Hartford
.....	.....	.....	.....	.....	Mr. Geo. H. Johnson	East Morris
.....	.....	60 per ct.	no	.....	Miss Carrie E. Leete	East River
.....	no	.....	no	.....	Arthur H. Wright	East Windsor
Some history called for	no	.....	no	.....	Miss L. L. Kibbe	Ellington
.....	no	.....	.....	.....	Mr. F. J. Sheldon	Enfield
Used generally	.....	.....	.....	.....	Mrs. M. L. Bryan	Essex
Scholars attending regularly allowed few books	no	.....	.....	.....	Mrs. F. E. B. Nichols	Fairfield
.....	.....	.....	.....	.....	Miss Loretta B. Perry	Fairfield

¹ The school children make great use of the library for reference work, and constantly bring their school difficulties to the library for solution. The use of the institution by teachers is probably equal to the average, but owing to changes in methods, teachers, etc., is not so great as it was five years ago. Some excellent work is done by principals of suburban schools who borrow collections of books from us for school libraries. These they are allowed to use at their discretion, permitting children to take them home, or allowing them to be read in school as a reward for perfect lessons and good behavior. Teachers and children read many of the books together and the results of this intellectual companionship is very gratifying. In order to lighten the teacher's task we do not exact any statistics of use.

TABLE XLIX — REPORT

Libraries marked "f" have become free during year 1895 and

TOWN	EXPENSES	Amount expended for salaries	Amount expended for books	Amount expended for periodicals	IS THERE A LIBRARY BUILDING		
	Income and how derived				Building	Cost	Name of Donor
Falls Village	Income from \$20,000 derived from legacy, shared by school department	\$150.00	\$127.34	\$25.85	yes	\$10,000	W. A. & C. E. Hunt
Farmington	.....	....	....	....	....	....	Room in town hall
Franklin	.....	....	....	....	no	....	.....
Glastonbury f	Subscriptions and entertainments	....	....	....	no	....	In Academy
Granby	\$340; \$300 from investment; \$40 rent of hall	125.00	91.25	32.80	yes	3,850	Frederick H. Cossitt
Granby	\$102; subscriptions, entertainm'ts, etc.	....	75.00	....	no	....	In public hall
Greenwich	Supported by Russell, Burdsall & Ward	288.00	....	34.00	yes	5,000	Russell, Burdsall & Ward
Greenwich	Subscriptions, donat'ns, lectures, entertainments, etc.	360.00	150.00	150.00	....	....	.....
Griswold	From fund of \$3,000 left by Daniel T. Coit	35.00	....	23.00	no	....	Kept in chapel built by Daniel T. Coit
Groton	Given by Frederick Bill	170.00	....	....	yes	12,000	Frederick Bill
Guliford	By Library Association	....	50.00	....	yes	1,500	E. P. Dickie and others
Haddam	Subscriptions	20.00	....	....	no	....	In private house
Hampton f	\$40 from yearly subscriptions	....	....	....	no	....	Kept in Town hall
Hartford	Investments of funds belonging to Hartford Lib. Assoc.; from city; Wads. Athen'm Fund	4,456.70	5,205.9	542.07	yes	....	Occupies part of Wadsworth Athenæum; enlarged by private subscriptions 1891-2
Hartford	From funds left by D. Watkinson, S. Stanley, and a donation from Wadsworth Athenæum	....	2,500.00	260.00	yes	....	Housed in Wadsworth Athenæum
Hebron	From membership fees	....	....	7.15	no	....	Private house
Ivoryton	Subscriptions and gifts	....	....	25.00	yes	5,000	Miss H. S. Comstock gave ground; build'g erected by the people
Jewett City	Gift	225.00	130.21	45.30	yes	15,000	John T. Slater
Ledyard	Fund of \$2,920.39, and from subscriptions	25.00	100.00	....	yes	....	Bill Brothers
Litchfield	Fund of \$2,500, given by late Huntington Wolcott	....	100.00	....	no	....	Room rent free, given by G. M. Woodruff
Litchfield	Subscription fees and loans	100.00	160.00	....	no	....	Room rent free, given by G. M. Woodruff
Middlefield	Entertainments and dues	30.00	....	....	yes	....	Levi E. Coe
Middle Haddam	\$103.08 Membership fees \$36.00 Subscriptions 20.50 Entertainments 42.12 Fines, etc. 4.46	55.00	22.60	8.30	no	....	In vacant room in school building
¹ Middletown	Endowment fund	760.00	213.00	....	yes	35,000	Frances A. Russell
Montville	About \$350 a year from a fund and borrowers	40.00	300.00	40.00	yes	2,500	Albert C. Raymond
Moodus	\$600; \$300 from town, \$300 private subscriptions	320.00	....	100.00	no	....	.....
Mystic	Membership fees and contributions	360.00	....	....	yes	....	Elihu Spicer

¹ An incorporated library receiving state aid under Chap. cclxxxiv.

OF LIBRARIES, 1894-5—*Continued*

receive the state grant of books under Chap. clxxviii, Acts of 1893

CONNECTION WITH PUBLIC SCHOOLS	Age limit for children	Percentage of Children's books circulated	Duplicate copies of books for use in the Public Schools	Volumes on Education	NAME OF LIBRARIAN OR OFFICER REPORTING	TOWN
To what extent is Library used by School Children and Teachers						
School has access to library	no	10 per ct.	no	....	Miss C. Belle Maltbie	Falls Village
Both to almost unlimited extent	no	43 per ct.	few	....	Mrs. T. H. Root	Farmington
.....	no	....	....	....	Rev. Henry E. Hart	Franklin
.....	no	....	no	....	Mr. J. H. Hutchins	Glastonbury f
About half the teachers patronize it; mostly by the children living in the districts in immediate vicinity	12 yrs.	15 per ct.	....	15	George S. Godard	Granby
.....	no	....	no	....	Miss May Rovick	Granby
Used a great deal by teachers and children	...	....	no	....	Mrs. H. E. Marshall	Greenwich
.....	no	....	....	....	Miss M. M. Miller	Greenwich
.....	....	....	....	....	Mr. Henry Lester	Griswold
It is not used as we wish and hope it may be sometime, but the teachers take 2 or 3 books at a time for use in schools, and the scholars use it to some extent	12 yrs.	....	no	....	Miss Julia O. Avery	Groton
A good many school children and teachers draw books	12 yrs.	....	....	....	Mrs. E. J. Knowles	Guilford
.....	....	....	....	....	Miss M. E. Brainard	Haddam
To a great extent teachers are allowed an unlimited number of books for use in school work, and fifty copies each of sixteen books are provided for supplementary reading, and go in turn from school to school	no	25 per ct.	yes	500	Dr. L. W. Spencer	Hampton f
Very few teachers exhaust our collections on their subjects and still fewer ever ask us to make additions	no	....	no	....	Miss C. M. Hewins	Hartford
.....	no	....	no	....	Mr. Frank B. Gay	Hartford
Thursday evening children may come and read, free; may draw books, 5 cents per week	no	33½ per ct.	no	....	Mr. Cyrus H. Pendleton	Hebron
Well appreciated by children	12 yrs.	....	no	....	Mrs. S. L. Cheney	Ivoryton
Not any	no	....	no	....	A. A. Young, Jr.	Jewett City
.....	no	....	....	50	Harriet J. Grey	Ledyard
Very little	no	2 per ct.	no	25	Mrs. Mary J. Buell	Litchfield
Is used by some of the teachers and many scholars	no	....	no	....	Mrs. Mary J. Buell	Litchfield
Not used much by school children	no	1 per ct.	no	2	Miss L. A. Rockwell	Middlefield
.....	no	....	....	....	Dr. G. N. Lawson	Middle Haddam
Teachers take numbers of books for their classes to use and also send the children to get books	14 yrs.	....	....	few	Miss L. F. Philbrook	Middletown
Not especially used	12 yrs.	....	no	25	Miss Lucy R. Parish	Montville
Quite generally, considering distance from many districts; in most remote districts, not used	....	....	....	....	Miss Nellie E. Chaffee	Moodus
.....	no	12½ per ct.	no	....	A. A. Murphy	Mystic

TABLE XLIX — REPORT

Libraries marked "f" have become free during year 1895 and

TOWN	EXPENSES	IS THERE A LIBRARY BUILDING				
		Amount ex- pended for salaries	Amount ex- pended for books	Amount ex- pended for periodicals	Building	Name of Donor
Naugatuck	Income of trust fund	\$500.00	\$250.00	\$70.00	yes	Cost J. H. Whittemore
New Boston	Entertainments; annual assess- ments; rentals of books	9.00	....	....	no	.....
New Canaan	Rent of rooms; dues; fines; sub- scriptions and loan of books	52.00	76.00	....	yes	\$3,000 Residents of New Canaan
New Haven	\$15,375; City appropriat'n \$11,500 Income b'k fund 3,150 Remainder from fines, etc.	5,143.00	5,198.00	700.00	yes	110,000 City
New Haven	\$4,000; rent of lower floor, subscriptions, and fines	1,700.00	1,000.00	500.00	yes	25,000
New Britain	From invested funds, \$9,254.43 Sale of tickets, fines, etc. \$376.09	1,449.91	1,554.89	298.60	no	Rooms rented
New London	From investments	2,000.00	1,700.00	175.00	yes	52,400 Henry P. Haven
New Milford	\$372.56 voluntary contributions and memberships	144.00	48.72	16.50	no	.....
Newtown	Subscriptions and entertainm'ts	70.00	200.00	3.00	(1) no	.....
Niantic	Subscriptions and entertainm'ts	...	12.50	40.50	no	.....
Norfolk	Owned and controlled by Miss Isabella Eldridge	....	...	....	....	.....
Northfield	Fund left by W. L. Gilbert, late of Winsted, \$3,000 to be ex- pended in books, and \$5,000 maintenance fund	....	429.00	....	no	.....
North Haven	\$50 income from bequest, and \$150 from town	75.00	75.00	25.00	no	.....
Norwalk	\$350; Subscriptions \$200 Entertainments 150	....	150.00	....	no	.....
Norwich	\$6,880; Town of Norw'h \$4,500; Invested funds, \$2,380	3,482.25	10.50	135.00	yes	1,800 Joseph Otis and others
Norwich	\$12,000 from endowments	....	....	....	yes	.....
Old Lyme	Gifts	....	....	....	yes	1,400 The Library is housed in Slater Memorial Hall, gift of Wm. A. Slater
Oxford	No income	....	....	...	no	Kept in house of libr'n
Plainfield	Subscriptions	10.00	....	....	no	.....
Plainville	\$100 annually from town; \$50 annually from Strong fund	75.00	....	....	no	.....
Plymouth ^f	\$229.04; Rent of books, \$73.56 Miss Eliza Bull fund, 176.64	25.00	167.36	30.00	no	.....
Pomfret	\$150 annual subscriptions and weekly charges	....	125.00	....	no	.....
Prospect ^f	Gifts and fines	....	19.00	....	no	.....
Ridgefield	\$27.32; subscriptions	....	23.58	given	yes	P. C. Lounsbury

¹ We have a building fund started of \$110.00. We are adding to this as fast as we accumulate anything, instead of getting books at present.

OF LIBRARIES, 1894-5—*Continued*

receive the state grant of books under Chap. clxxviii, Acts of 1893

CONNECTION WITH PUBLIC SCHOOLS	Age Limit for children	Percentage of Children's books circulated	Duplicate copies of books for use in the Public Schools	Volumes on Education	NAME OF LIBRARIAN OR OFFICER REPORTING	TOWN
To what extent is the Library used by School Children and Teachers						
They draw books constantly, and we have a small reference library which they consult considerably. The teachers have five cards besides their general card	no	33 per ct.	no	20	Miss Ellen Spencer	Naugatuck
Not any	no	....	....	....	Miss Mary P. Jordan	New Boston
Very little by school children, some by teachers	no	....	no	....	Miss Martha Silliman	New Canaan
Teachers have teachers' cards; pupils use library as individuals	no	21 ¹ per ct.	yes; 300 vols.	375	Mr. Willis K. Stetson	New Haven
2 per cent. of members are teachers; 4 per cent. of members are school children	no	188-10 p c.	no	75	Miss Stella Williams	New Haven
Many of the teachers and high school pupils have cards. Books on subjects for essays and debates are selected and placed in the reference room	15 yrs.	....	no	94	Miss Anna G. Rockwell	New Britain
Very great	12 yrs.	....	no	....	Miss Mary A. Richards'n	New London
A large number of school children draw books constantly. There is a special arrangement made by which teachers may take several books at a time for use in school.	no	....	no	....	Miss E. H. Noble	New Milford
Schools have free access to books of reference	no	....	....	....	Miss Abbie L. Peck	Newtown
Each of the teachers is a member, and many of the scholars. Association has given teachers right to use any of the books for school work, gratis	no	¹	no	....	Mrs. F. H. Dart	Niantic
.....	no	....	....	....	Mr. H. H. Eddy	Norfolk
.....	no	....	....	....	Mr. Levi S. Wooster	Northfield
.....	10 yrs.	....	no	....	Miss Har't D. Andrews	North Haven
They have use of reference books when needed	no	....	no	....	Mr. Lawrence P. Mott	Norwalk
Quite extensively	12 yrs.	24 per ct.	yes	....	Mr. Jonathan Trumbull	Norwich
Teachers in public schools may borrow books from the library, three volumes at one time	....	....	....	264	Mr. H. W. Kent	Norwich
.....	no	....	....	....	Mr. J. G. Perkins	Old Lyme
.....	no	20 per ct.	....	....	Mr. W. W. Hughes	Oxford
Used little, but increasing	no	17	no	....	Susie F. Ashley	Plainfield
Quite extensively	12 yrs.	40 per ct.	yes	....	Mr. M. P. Ryder	Plainville
.....	no	25 per ct.	no	....	Mr. A. S. Beardsley	Plymouth f
Very little	....	5 per ct.	no	....	Miss L. Clare Hoppin	Pomfret
A good proportion of the scholars draw books as well as the teachers	no	....	no	....	Mrs. S. A. Talmadge	Prospect f
Used freely	no	25 per ct.	no	....	Mrs. W. S. Todd	Ridgefield

¹ All we have, about 40, used constantly.

TABLE XLIX — REPORT

Libraries marked "f" have become free during year 1895 and

TOWN	EXPENSES				IS THERE A LIBRARY BUILDING		
	Income and how derived	Amount expended for salaries	Amount expended for books	Amount expended for periodicals	Building	Cost	Name of Donor
Rocky Hill	Interest, rent, subscriptions	\$20.00	\$50.00	\$7.00	....	20,000	Jonathan Scoville and family of Nathaniel Church Scoville
Salisbury	\$500; annuity fund from Mrs. Frances W. Scoville	100.00	75.00	....	yes	20,000	
Saybrook	.....	102.00	61.85	17.50	yes	3,000	
Seymour	Town appropriation; fines, sale of catalogues	89.16	48.86	40.12	no	....	In Court House; fitted up by town
Sharon	Gift from Mrs. B. B. Hotchkiss	350.00	30.00	....	yes	2,500	Mrs. B. B. Hotchkiss
Shelton	From town	468.00	694.57	52.20	....	....	Est. of D. W. Plumb. In construction
Simsbury	\$350 fund given by Mr. Eno	....	350.00	....	yes	10,000	A. R. Eno
So. Coventry	Subscriptions	25.00	50.00	15.00	yes	....	.....
So. Manchester	Expenses paid by Cheney Bros	....	....	....	yes	....	Cheney Brothers
So. Norwalk	About \$1,140 city tax \$31 subscriptions non-residents \$1,200 yearly.	440.00	200.00	198.25	yes	....	.....
So. Norwalk	Expenses met by Roth & Goldschmidt	....	....	....	no	....	.....
Southport	Gifts and subscriptions	1,180.00	900.00	289.20	yes	....	Mr. & Mrs. Elbert B. Monroe
Stafford Springs	Supported by few public-spirited individuals and Girls' Library Club	50.00	46.85	....	....	....	.....
Stamford	About \$3,000. Subscript'ns \$400 Interest 800 Rents 1,800	960.00	250.00	250.00	yes	28,000	\$10,000 given, will of J. D. Ferguson. \$25,000 giv'n, will of Mrs. Richardson. Balance from citizens
Stonington	\$700 faith and works. There seems to be no ostensible means of support, but always a balance in the treasury	200.00	300.00	....	no	....	Rent building
Stratford	Invested funds and entertain'mts	75.00	35.00	12.00	yes	25,000	Birdseye Blakeman
Suffield	Supported by town	100.00	200.00	50.00	no	....	.....
Talcottville	Talcott Brothers	100.00	7.00	12.00	yes	10,000	Talcott Brothers
Terryville	Taxes, subscriptions, and fines	....	44.91	2.00	no	....	.....
Thomaston	Small fund given by Seth E. Thomas of New York. \$318 raised by entertainments	150.00	109.00	....	no	....	In upper room of an old school building
Thompsonville	District appropriation, subscriptions, entertainments, etc.	....	25.00	....	no	....	In HIGH SCHOOL room
Torrington	Membership fees and gifts	200.00	244.88	10.40	yes	....	Use given by Mrs. Wetmore
Wallingford	Entertainments, fines, and subscriptions	262.50	135.89	100.10	....	....	.....
Washington	\$278.64. \$150.17, rents, subscriptions, fines, etc.	99.00	104.15	....	no	....	.....
Waterbury	\$128.47, gifts Interest on Bronson Fund, rents, and fines, \$12 256.91	4,177.23	1,890.48	486.75	yes	70,000	Silas Bronson
Watertown	\$1,100 from fund of \$20,000	345.00	480.00	70.00	yes	16,000	Benjamin DeForest
Westbrook f	Memberships, use of books, and socials	....	50.00	7.25	no	....	Town Hall
West Hartford	Voluntary contribution; interest on legacy of \$200	175.00	....	30.00	....	....	Built for purpose in Cong. Church

OF LIBRARIES, 1894-5 — *Continued*

receive the state grant of books under Chap. clxxviii, Acts of 1893

CONNECTION WITH PUBLIC SCHOOLS	Age Limit for children	Percentage of Children's books circulated	Duplicate copies of Books for use in the Public Schools	Volumes on education	NAME OF LIBRARIAN OR OFFICER REPORTING	TOWN
To what extent is the Library used by School Children and Teachers						
.....	14 yrs.	2 per cent.	....	12	Mrs. Adel'de W. Wright	Rocky Hill
Increasingly so	no	15 per ct.	no	100	Miss Della E. Parsons	Salisbury
.....	.....	.....	.....	.....	Miss Amelia C. Clark	Saybrook
.....	no	.....	no	23	Miss Iva E. Sharpe	Seymour
Liberal use by school children	no	25 per ct.	no	.....	Mrs. Flora A. Ryan	Sharon
Used to considerable extent	12 yrs.	.....	no	.....	Mr. J. Tomlinson	Shelton
Not to any great extent	10 yrs.	.....	no	.....	Miss Eliza McRoy	Simsbury
.....	no	.....	no	.....	Miss Sadie C. Wood	So. Coventry
.....	no	33½ per ct.	.....	.....	Miss Mary J. Easton	So. Manchester
Teachers have cards; allowed several books at once for school use. Scholars use reference books freely. Books sometimes borrowed for them from other libraries	12 yrs.	.....	no	.....	Miss Angeline Scott	So. Norwalk
.....	14 yrs.	.....	.....	.....	Mr. Geo. W. Carroll	So. Norwalk
Well used	no	27 per ct.	no	17	Miss Jos. S. Heydrick	Southport
Not to great extent; there is a good school library	no	20 per ct.	yes	.....	Mrs. S. A. Spelman	Stafford Springs
No direct connection with schools	no	.....	no	.....	Mr. A. W. Paradise	Stamford
.....	12 yrs.	.....	no	20	Mr. Charles J. Hill	Stonington
.....	no	.....	no	.....	Rev. Joel S. Ives	Stratford
Teachers may draw books for class use	no	.....	no	.....	Mr. M. H. Smith	Suffield
.....	no	.....	.....	.....	Mr. David Ferguson	Talcottville
Used to quite an extent by scholars.	no	35 per ct.	no	.....	Mrs. A. S. Gaylord	Terryville
Used generally	10 yrs.	.....	no	.....	Miss Hattie A. Norton	Thomaston
Very largely used by scholars and teachers	.....	50 per ct.	yes	15	Mr. E. H. Parkman	Thompsonville
.....	no	26 per ct.	no	20	Miss Louise Mason	Torrington
Teachers and scholars have cards at half-price, paid by School Board	no	17 per ct.	no	.....	Miss Emma Lewis	Wallingford
Teachers can draw books free of charge for use in class-room	no	10 per ct.	no	.....	Miss Elizabeth Baker	Washington
Very considerably, and increasing; 1,326 drawn by teachers for professional use in school	no	.....	yes	.....	Mr. H. F. Bassett	Waterbury
Teachers draw 6 volumes at one time; children also patronize library	no	.....	.....	.....	Miss N. E. Bronson	Watretown
.....	16 yrs.	.....	no	.....	Mr. John A. Walker	Westbrook
Use is increasing	10 yrs.	.....	no	6	Miss Elizabeth S. Elmer	West Hartford

¹ Ever since the organization it has been of much help to our public school, and we hope for greater things for the school and the community in the new building when we shall be able to be more systematic, and have better facilities and a much larger number of standard and reference works for which Mr. Blakeman has left a bequest of \$5,000.

TABLE XLIX — REPORT

Libraries marked "f" have become free during year 1895 and

TOWN	EXPENSES				IS THERE A LIBRARY BUILDING		
	Income and how derived	Amount ex- pended for salaries	Amount ex- pended for books	Amount ex- pended for periodicals	Building	Cost	Name of Donor
Westport	Subscription and gift	\$104.00	\$65.00	....	no	....	.....
West Winsted	Tickets, fines, and funds, \$954.27	310.00	137.13	\$40.55	no	....	Second floor of block
West Woodstock	.....	....	....	....	no	....	.....
Wethersfield	Fines, Town appropriations, and Library Fund	....	16.14	....	no	....	.....
Willimantic	From Linen Company	364 00	150.00	42.00	no	....	Willimantic Linen Co. Connect'd with office
Willimantic	\$300 city appropriation	100.00	110.00	30.00	no	....	.....
Windsor	.....	36.00	....	....	no	....	Room in old academy
Windsor Locks	.....	200.00	....	....	no	....	Rented room
Woodbury	Rental of books	....	....	....	no	....	.....
Woodstock	Subscription, fees, and entertain- ments	15.00	50.00	15.00	no	....	Occupy room in acad- emy

OF LIBRARIES, 1894-5 — *Concluded*

receive the state grant of books under Chap. clxxviii, Acts of 1893

CONNECTION WITH PUBLIC SCHOOLS	Age Limit for chil- dren	Percentage of Chil- dren's books circu- lated	Duplicate copies of books for use in the Public Schools	Volumes on Educa- tion	NAME OF LIBRARIAN OR OFFICER REPORTING	TOWN
To what extent is Library used by School Children and Teachers						
.....	no	10 per ct.	no	....	Miss Frances A. Gray	Westport
Schools have special privileges and books are drawn by teachers for school use	no	14 per ct.	....	....	Miss L. M. Carrington	West Winsted
To a small extent	no	....	no	10	Miss Ellen H. Newhall	West Woodstock
School children use library constant- ly; books asked for by teachers are purchased	8	34 per ct.	no	....	Miss Kate C. Robbins	Wethersfield
Largely	8	....	....	....	Miss Jennie A. Ford	Willimantic
Largely used	12	50 per ct.	no	....	Miss A. Dell Carpenter	Willimantic
.....	12	25 per ct.	no	..	Miss Grace Blake	Windsor
Used for reference quite a little	no	....	no	....	Mrs. Irene L. V. Whalen	Windsor Locks
Used very little	no	....	no	....	Mr. Leander Y. Ketcham	Woodbury
.....	no	....	no	....	Mrs. L. B. Flynn	Woodstock

The State Board of Education appointed the following persons members of the Public Library Committee for the year 1894-5 :

Caroline M. Hewins, Hartford
N. L. Bishop, Norwich
Storrs O. Seymour, Litchfield

Charles E. Graves, New Haven
Charles D. Hine, New Britain

The committee organized for the year by the election of Charles D. Hine, chairman, and Caroline M. Hewins, secretary.

Towns which have established free public libraries and received the state grant of books in the year 1895 are :

Andover	Hampton	Plymouth	Scotland
Chester	New Canaan	Portland	Somers
Glastonbury	North Canaan	Prospect	Westbrook

In Andover, Chester, Glastonbury, Hampton, New Canaan, North Canaan, Plymouth, Portland, Prospect, and Westbrook an existing library was given or loaned to and became a part of the town library.

The Levi E. Coe Library of Middlefield has acted under chapter cclxxxiv of the Public Acts of 1895. [see page 131.]

The annual amounts appropriated by the several towns are as follows :

Andover	\$50	New Canaan	\$100	Prospect	\$25
Chester	100	North Canaan	100	Scotland	25
Glastonbury	100	Plymouth	75	Somers	50
Hampton	50	Portland	100	Westbrook	100

To the following towns has been voted the first annual grant of books under the provisions of chapter cclxxxiv of the Acts of 1895 :

Durham	Plainville	Putnam	Seymour
Suffield	Union	Wethersfield	

These towns have made reports as required by chapter cclxxxiv of the Acts of 1895. The reports contain matter of much interest, and are given on pages 133-144.

The list of directors will be found in the appendix.

Method of establishing library and of securing state grant of books.—To bring the matter before the town the warning for the town meeting should contain in substance the following :

(1) To see if the town will establish a free public library and provide for the care, custody, and distribution of books, and the future maintenance and increase of such library.

(2) To make the necessary appropriations of money and enact the necessary by-laws, and do whatever else is necessary under the provisions of chapter clxxviii of the Public Acts of the State of Connecticut, passed at the general session of 1893, in order to obtain the benefits of the expenditure by the state of \$200 for a free public library in this town.

(3) To adopt a by-law determining the number of directors of the public library and to elect such directors.

(4) To fix by proper by-law the amount which shall annually be expended for a public library.

The vote of the town meeting should be as follows :

(1) That the following by-laws of the town are hereby adopted, to be known as the public library by-laws:

(a) A public library is hereby established, which shall, under the proper regulations to be adopted by the directors, be free to all the inhabitants of this town.

(b) The number of directors of the public library shall be nine.*

(c) The amount which shall be annually expended by the town for maintenance and increase of the public library shall be \$.....,† to be paid by the town treasurer upon the order of the directors of the public library.

(2) That \$† is hereby appropriated out of the funds in the hands of the treasurer for the establishment of a public library, and the treasurer is directed to pay such money to any person authorized by the directors of the public library to receive it.

(3) That the directors are authorized to provide a suitable room or rooms for the public library.

(4) That this meeting proceed to the election of nine directors, three to hold office until the next annual town meeting, three until the second annual town meeting, and three until the third annual town meeting thereafter.

If the library directors are to receive a gift or loan of books, the following votes should be passed by the town meeting:

(5) The directors of the public library are hereby authorized to receive (name the gift of books), and are authorized to agree to accept such books as a part of the free public library.

* The number of directors may be any number divisible by three.

† \$200 or less.

(6) That the directors are authorized to arrange with the library association for the placing of its books in the public library, and the directors are authorized to agree to assume the care and custody of said books, so long as they are permitted to use them, in the same manner as the books of the public library.

The amount appropriated for the establishment of the library may be any sum less than \$200, but the state committee can only equal the sum appropriated by the town.

The sum appropriated annually for the maintenance of the library, under chapter cclxxxiv of the Acts of 1895, may be any sum more or less than \$100, but the state committee can give books only to the amount of \$100 or less.

The following votes may be passed by an existing library association:

Voted, That this association will retain its present organization, and will continue to be governed by its own constitution and by-laws.

Voted, That the executive committee be and hereby are authorized to loan our library to the town of _____ to be used in connection with the town library and kept in the same room or rooms with the town's volumes; subject, however, to the recall of volumes of our library or the entire library from all connection with the library of the town.

Action of directors. — The board of directors should choose as officers a chairman, secretary, and treasurer.

A room for the library should be selected, and definite rules and regulations for the care and distribution of the books made.

The following should be sent by the directors to the State Library Committee:

1. An attested copy of the vote of the town establishing the library, and appropriating the sum for the maintenance and annual care; also the names of the directors.

2. The names of the officers, a copy of the rules and regulations, and a statement of the provision made for the care and custody of the books.

The library committee will act upon this evidence.

Under the law passed in 1895, existing libraries established under the law of 1893 should forward to the chairman of the library committee a certificate as follows:

To the Connecticut Public Library Committee:

This certifies that \$....., appropriated by the town of....., in the year....., for a free public library, was expended as follows:

[Give items of expense.]

And the annual report required by Section 1, chapter cclxxxiv of the Public Acts of 1895, has been sent to the Public Library Committee. The sum of \$.....has been voted for library purposes for the year, and you are, therefore, requested to purchase books to the amount of \$....., and send the same to.....(Express office).....

(Signed)

President, } *Board of*
Secretary, } *Directors.*

The calendar year will be the library year.

The following act was passed by the General Assembly of 1895, and will be found on page 632 of the Public Acts:

Chapter cclxxxiv. SECTION 1. The libraries established under the provisions of chapter clxxviii of the Public Acts of 1893, and any free public library receiving a state appropriation, shall annually make a report to the Connecticut Public Library Committee.

SEC. 2. The Connecticut Public Library Committee is authorized to expend annually for any such library a sum not to exceed the amount annually appropriated and expended by the town, or in the case of a town whose grand list does not exceed six hundred thousand dollars, the amount annually appropriated and expended from any source, for the increase of said library, and not to exceed one hundred dollars, the said sum to be expended for books selected by said committee.

Incorporated libraries in towns having a grand list of less than \$600,000 when applying for the annual state grant of \$100 in books should furnish the following information:

1. A reference to the incorporating acts and any amendments thereto.
2. A certified copy of the records of the town showing that the grand list does not exceed \$600,000.
3. Evidence showing that the library is free to all the inhabitants of the town.
4. A copy of the rules and by-laws governing the issue of books.
5. A statement showing the provision for the care, custody, and maintenance of the library.
6. A statement showing that within the preceding library year \$100 has been expended for books.
7. A list of the directors.

The calendar year will be the library year.

TOWNS CLASSIFIED AS TO LIBRARIES

From the foregoing statistics the towns of the state have been classified as follows:

CLASS I

Towns having libraries owned and controlled by the town and free to all the people :

Andover	Hampton	Plainville	Seymour
Bridgeport	Hartford	Plymouth	Somers
Bristol	Huntington	Portland	Suffield
Chester	New Canaan	Prospect	Union
Durham	Newington	Putnam	Westbrook
East Haddam	North Canaan	Scotland	Wethersfield
Glastonbury			

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CLASS II

Municipalities in towns having libraries owned and controlled by the municipality and free to all the people of the municipality:

Danielson, Borough	South Norwalk, City	Willimantic, City
New Haven, City		

4

CLASS III

Towns in which there are libraries free to all the people, but having no connection with the town :

Ashford	Guilford	New London	Stonington
Danbury	Ledyard	Norfolk	Thomaston
Franklin	Manchester	Old Lyme	Waterbury
Granby	†Middlefield	Salisbury	Watertown
Groton	Middletown	Simsbury	West Hartford
Griswold	Naugatuck		

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CLASS IV

Towns in which there are libraries to which the town appropriates money, but is not represented in the management :

Columbia	North Haven	Old Saybrook
Milford	Norwich	

5

CLASS V

Towns having no free public library. (The towns marked * have libraries charging fees, etc.)

Ansonia	Derby	Marlborough	South Windsor
*Avon	*Eastford	Meriden	Sprague
Barkhamsted	East Granby	Middlebury	*Stafford
Beacon Falls	*East Hartford	*Monroe	*Stamford
*Berlin	East Haven	*Montville	Sterling

† Receives state grant of books.

Bethany	*East Lyme	*Morris	*Stratford
Bethel	Easton	*New Britain	*Thompson
*Bethlehem	*East Windsor	New Fairfield	Tolland
Bloomfield	*Ellington	New Hartford	*Torrington
*Bolton	*Enfield	*New Milford	Trumbull
Bozrah	*Essex	*Newtown	*Vernon
Branford	*Fairfield	North Branford	Voluntown
Bridgewater	*Farmington	North Stonington	*Wallingford
Brookfield	Goshen	*Norwalk	Warren
*Brooklyn	*Greenwich	Orange	*Washington
Burlington	*Haddam	*Oxford	Waterford
*Canaan	Hamden	*Plainfield	Weston
Canterbury	Hartland	*Pomfret	*Westport
Canton	Harwinton	Preston	Willington
Chaplin	*Hebron	Redding	*Wilton
*Chatham	Kent	*Ridgefield	*Winchester
*Cheshire	*Killingly	*Rocky Hill	*Windham
Clinton	Killingworth	Roxbury	*Windsor
*Colchester	Lebanon	Salem	*Windsor Locks
Colebrook	Lisbon	Saybrook	Wolcott
*Cornwall	*Litchfield	*Sharon	Woodbridge
*Coventry	Lyme	Sherman	*Woodbury
*Cromwell	*Madison	Southbury	*Woodstock
Darien	Mansfield	Southington	

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[59 towns have no library]

REPORTS OF LIBRARIES

Durham. — Immediately after their appointment the members of the Board of Directors met, and organized by the election of E. A. Markham, M.D., as chairman, Andrew M. Camp as secretary, and the Rev. Joseph Hooper as treasurer. A shelf committee and book committee were chosen, who entered at once upon their duties.

There was also appointed the following auxiliary committee of ladies :

Mrs. Wm. W. Fowler	Miss Mary J. Camp
Mrs. Frederick P. Hubbard	Miss Kate S. Hart
Mrs. Arthur Newton	Miss Minnie Gatzmer
Mrs. Lucius H. Foote	Miss Mary Jackson
Mrs. Whitney P. Clark	Miss Emma Umba

Mrs. Gertrude L. Hart

Miss Mary J. Camp was elected librarian. She has been ably assisted by Mrs. Gertrude L. Hart, Misses Mary Jackson and Emma Umba. Occasional assistance has also been given by other members of the auxiliary committee. To the judicious tact and unflagging interest of the librarian is largely due the success that has attended our Public Library.

During October and November the directors held frequent meetings. On the evening of Friday, November 16, 1894, they had the pleasure of formally declaring the library open in the presence of an audience that completely filled the town hall. The chief address was made by Miss Caroline M. Hewins, secretary of the State Library Committee. Other addresses were made by Hon. Henry G. Newton, Prof. S. Ward Loper, and the Rev. Joseph Hooper. A well-selected choir admirably rendered appropriate music.

Seventy-eight (78) cards were issued on the evening of the library opening, and one hundred and fifty volumes were on the shelves. There has been a gratifying and constant increase in the use of the library. No repressive rules have been adopted. The benefits are intended to be extended to every man, woman, and child in the town who can subscribe his or her name to the book of rules and regulations.

The report of the librarian shows that there have been issued 325 cards. Four of those who took cards have never drawn any books.

There have also been issued six visitors' cards, upon which eleven (11) books were drawn.

The total number of books circulated has been 5,437.

The average for each card, exclusive of the four unused and the visitors' cards, has been seventeen.

The total number of volumes on the shelves is 740.

This includes the generous provision by the state of two hundred dollars' worth of books, and the valuable and extensive donations of Miss Eliza Newton, Mrs. William W. Fowler, Mrs. M. A. Conner, Mrs. G. L. Hart, Prof. Sneath, Mr. Howard Camp, Mr. G. G. Tibbals, E. A. Markham, Hon. L. M. Leach, Hon. Oscar Leach, and others. In accordance with law, the board has been divided into three classes, one-third of its members retiring each year.

The members of the board, with the dates when their terms of office expire, are: E. A. Markham, M.D., 1895; Rev. William B. Clarke, 1895; W. A. Alling, 1895; W. A. Parsons, 1896; Curtis C. Atwell, 1896; Rev. Joseph Hooper, 1896; Andrew M. Camp, 1897; Judson E. Francis, 1897; Wilbur L. Davis, 1897.

The Board heartily congratulates the town upon its library, and asks every one to work for its increase until a suitable building becomes a necessity, and both those now resident and those who have gone from their old home rise and build a structure which shall be an ornament to our beautiful village and an incentive to the pursuit of knowledge in this historic town, in which the first public library in Connecticut was established.

Signed by order of the Directors.

E. A. MARKHAM, }
JOSEPH HOOPER, } *Committee.*

DURHAM, CONN., September 30, 1895.

Plainville.—The public library was established by a vote of the town October 8, 1894. A board of six (6) directors was elected at the same time. It was also voted to appropriate \$200 for the establishment of the library, and \$100 annually for its maintenance and increase. In addition to the above appropriation the library has an income of \$50 annually for five years from the Strong fund. The library is located in the town building, where we get the rent, light, and fuel free. As a free library, it was first opened to the public November 21, 1894, with 730 books, the gift of the old library association, which number has been increased by 290 books from the state, 96 by purchase, and 6 by donation, making a

total of 1,122 at this date, November 14, 1895. The first week that the library was open, there were 75 books taken out. The largest number of books in any one month was 1,166 in March. The lowest number was 617 in September. Total number of books drawn during the year was 9,256, which number was made up of books as follows: Travel, 213; history, 108; science, 40; poetry, 83; biography, 81; essays and miscellaneous, 166; for use in schools, 30; fiction, 7,431; juvenile fiction, 1,104. There have been 493 subscribers' cards issued during the year. The library room is kept open three hours Wednesdays and six hours Saturdays, making a total of nine hours each week when people can draw books. All residents of Plainville above the age of 12 years who shall have filed a guarantee to make good any loss or damage occasioned by the borrower can draw out books. A fine of two (2) cents a day is charged for all books overdue, which has been a source of considerable revenue during the year, amounting to thirty (30) dollars up to date. As yet we have not lost a single book.

Putnam.—The history of the first year of our free library is necessarily brief but none the less gratifying to all public-spirited citizens and lovers of progress. This library which has so long struggled for an existence in our midst and which has for years depended for its support on a mere handful of our citizens who believed that a free library was a necessity in Putnam, has now assumed its proper place among us and become an important feature in our city. Its success has been beyond the expectations even of its founders, and its patronage has been constant and increasing. During the last year more than ten thousand volumes have been drawn out and cards have been issued to 671 persons. This demonstrates, if proof was ever needed of the fact, that Putnam is a reading community, and the figures are a compliment to the intelligence of our people and a cause of just pride to every one. The books were drawn out as follows: October, 300; November, 749; December, 1,001; January, 994; February, 1,023; March, 1,225; April, 914; May, 820; June, 803; July, 640; August, 832; September, 816. This is a weekly average of nearly 200 volumes. The number of volumes in the library is now 1,225. Owing to the small appropriation the number of books added was small, and the library has been open but twice a week. Another year the demand for books will doubtless be large enough to warrant the opening of the room during every working day. The additional expense would not be large, and the effectiveness of the library would be increased threefold. Since the last addition of books the secretary has made an alphabetical catalogue of the entire library, and it is now in the hands of the printer. The management of the library is in the hands of nine directors, three of whom are elected each year. The board of directors at present is as follows: E. A. Wheelock, George W. Holt, E. H. Bugbee, term expires in 1895; J. B. Kent, L. H. Fuller, Geo. A. Hammond, term expires in 1896; Geo. E. Shaw, J. W. Manning, Eric H. Johnson, term expires in 1897. L. H. Fuller was chosen chairman, and Eric H. Johnson secretary, at the annual meeting of the directors in October, 1894.

Seymour.—November 20, 1893, a special town meeting was called at which it was voted to establish a free public library, and to spend \$200 annually for its maintenance. At this meeting the following directors were chosen: For one year—C. E. Fairchild, Miss S. W. Smith, W. C. Sharpe. For two years—James Swan, Mrs. T. L. James, E. C. Stiles. For three years—Hon. C. French, Mrs. L. A. Camp, Mrs. H. A. Radford. The secretary of the Seymour Library Association which had been established in October, 1892, donated to the town, in behalf of the association, about 400 books. With these volumes as a nucleus the Seymour Public Library was opened to the public in a room formerly used as a parlor in the old engine-house. This room is 45 x 17, heated by steam, and lighted by electricity. One end of it is fitted up for the reception of the books and the rest of it is used as a reading-room. It had been used for about a year by the library association when it came into the hands of the public library. At the first meeting of the directors the following officers were elected: President, James Swan; vice-president, Mrs. L. A. Camp; secretary, E. C. Stiles; treasurer, Chas. E. Fairchild. The following by-laws and regulations were adopted:

BY-LAWS

President. SEC. 1. The duty of the president shall be to preside at all meetings of the directors. The vice-president shall act in the absence of the president.

Secretary. SEC. 2. The secretary shall keep an accurate record of all the transactions of the directors. He shall receive all fines and pay the same to the treasurer.

Treasurer. SEC. 3. It shall be the duty of the treasurer to hold all funds of the library subject to the control of the directors.

Directors. SEC. 4. The directors shall have the general supervision and management of the affairs of the library. They shall meet subject to the call of the president.

Auditors. SEC. 5. The secretary and two directors, to be designated by the president, shall constitute an auditing committee, whose duty shall be to examine all bills of the library and approve such as are found correct, which shall be payable by the treasurer, when endorsed by a majority of the auditors.

Quorum. SEC. 6. A majority of the directors shall constitute a quorum.

Amendments. SEC. 7. These by-laws may be amended at any stated meeting of the directors by a three-fourths vote of the members present, notice of the proposed change having been given in the call for the meeting.

LIBRARY REGULATIONS. I. Any resident of Seymour shall be entitled to the privileges of the library by subscribing to the regulations; but the librarian may require a voucher signed by some responsible person.

II. Persons living in adjoining towns may draw books for home use by subscribing to the regulations, and by paying \$2 in advance for a year, \$1 for six months or less.

III. No person shall draw but one book at a time.

IV. All persons drawing books shall be held strictly responsible for them, and shall be held liable for any defacement or injury to the same while charged to their names, according to the statutes.

V. Books may be kept two weeks, and if returned to the library for the purpose, may be renewed for two weeks more.

VI. Any person who shall retain a book beyond two weeks shall pay a fine of five cents a week until the book is returned; or, if lost, a new one provided in its place. Each fine shall be collected before another book shall be let to the delinquent subscriber.

VII. No books shall be taken from the shelves except by the librarian, who will wait upon all who are entitled to the use of the library. Books of reference shall not be removed from the room.

VIII. The library shall be open on Saturday afternoon and evening from 4 to 6 and 7 to 9.

IX. The librarian is authorized and instructed to enforce these rules.

In the course of a few months the library received \$200 worth of books from the state. From November 20, 1893, to October 17, 1894, the directors spent \$231.48, a large part of the amount being for the library and the rest for the reading-room. The year ending October 15th has been a very prosperous one. We have spent \$419.77, of which only \$120 was paid out for the reading-room. All money over the \$200 appropriation by the town has been raised by subscription. Over \$150 worth of books have been added so that our library now numbers about 1,000 volumes. Subscribers draw 100 books a week or about 5,000 during the year. The prospects for the coming year are very bright. The town has voted \$300 for the library; we have just received 100 new books and expect soon as many more from the state. We intend to give concerts and entertainments during the year in order that as little as possible of the annual appropriation be spent on the reading-room. Last year we raised \$100 in the above-mentioned ways. Below will be found a report of the reading-room committee:

READING-ROOM EXPENSES—*October 1 to December 31, 1894*

Cash paid for periodicals	\$17.65
Rent of P. O. drawer	3.00
Four files and postage	2.38
Paid for care of reading-room	6.33
Total	\$29.36

January 1 to October 1, 1895

Periodicals	\$45.90
Rent of P. O. drawer	9.00
Binder and expressage on files . . . . .	.80
Treasurer's book and postage	1.05
Rubber stamp and punch . . . . .	.70
	\$47.45
Total for periodicals for year	\$62.05
For files and incidentals	5.76
Total	\$76.81

To this should be added the expense for janitor, at \$1.00 per week for the first part of the year and \$1.25 per week since the reading-room has been opened four nights per week, which has been paid by the treasurer of the Woman's Club.

Periodicals for 1896

DAILY

Derby Transcript	Bringeport Standard
New Haven Palladium	Bridgeport Farmer
New Haven Journal and Courier	New York Press

WEEKLY

Harper's Weekly	\$4.00
Harper's Bazar	4.00
Harper's Round Table	2.00
Leslie's Weekly	4.00
Scientific American	3.00
Puck	5.00
Judge	5.00
Seymour Record	Ansonia Sentinel
Patent Office Gazette	The Woman's Journal

SEMI-WEEKLY

Hartford Courant

MONTHLY

Harper's Monthly	\$4.00
The Century	4.00
The Cosmopolitan	1.20
Scribner's	3.00
Review of Reviews	2.50
McClure's	1.50
Munsey's	1.00
St. Nicholas	3.00
The American Historical Register	3.00
The Waterbury	
Outing	3.00
Current Literature	3.00

\$56.20

Those not priced are sent free. On some of the others there is a gross discount of about \$6.00. Rent of P. O. drawer at \$12.00 a year and care of room three nights per week at \$52 per year will bring the amount up to \$114, without any allowance for additional periodicals, files, or incidentals.

W. C. SHARPE,

Committee on Reading-room and care of Library.

When we remember that several libraries have been established in this town and all have failed, we feel very much encouraged in our present efforts.

E. C. STILES, *Secretary.*

Suffield.—The following contains a fair history of the Suffield Free Public Library for the first year of its existence, and ending Aug. 8, 1895 :

A special town meeting was held on the 18th of March, 1894, at which it was voted to accept the provision made by the state for free public libraries. At that meeting a by-law was passed appropriating three hundred dollars a year for its support and increase, and twelve directors were appointed to manage its affairs. It was also voted to direct the

selectmen to purchase the Suffield Public Library (private) if it could be had for a specified amount. In this manner nearly thirteen hundred books were purchased besides pamphlets, maps, etc.

A more commodious room was rented, and in a more central location. This was tastefully fitted up. The citizens contributed some one hundred and fifty dollars for this purpose, and donations of furniture and fixtures were cheerfully made. To this the Library and its belongings were moved and opened to the public August 8, 1894.

At the same time a Reading-Room was established, which from that day to this has proved a great success. New York, Boston, Hartford, and Springfield dailys, weekly agricultural, literary, political, scientific, and religious papers, and the most prominent monthly magazines are kept on its files. The Reading-Room as well as the Library is open every week-day from 2 to 6, and from 7 to 9 P. M.

During the fall we received the two hundred dollars' worth of books, appropriated by the state, which made a very satisfactory addition, and supplemented many departments of the Library. There were also quite a number of books presented, so that on the first of January, 1895, there were on the shelves sixteen hundred and seven volumes.

About this time it was determined by the directors to raise an additional sum of money, if possible, for books and improvements. This novel plan was adopted. Tickets were sold for not less than a dollar each, which entitled the buyer to admission to an experience party to be held in February. It was stipulated that the dollar should be earned by some unusual way, and that the party should describe the manner in rhyme at the experience meeting. Several of the tickets realized as much as twenty-five dollars each. The whole town was interested and amused by this odd method of raising money. When the meeting came off the house was crowded — galleries, aisles, and standing room. The rhymes were published, and made quite a book, and were sold. As each poetaster and her friends of course bought a copy, quite a sum was realized.

All told, this transaction netted the Library more than eight hundred dollars. And better than that the whole town was pleased and interested in the work. Some five hundred dollars were expended in books. Two hundred dollars are still on hand for that purpose, to be expended from time to time. And nearly a hundred and fifty dollars have been spent for additional shelving and improvements.

The Library was closed for some weeks in the spring to enable it to be classified and catalogued. This work the ladies of the Directory volunteered to do. It involved a great deal of work, which was cheerfully and well done. It has been arranged according to the Dewy & Cotter systems; on the eighth of August, 1895, there were on the shelves twenty-three hundred and twenty-five volumes, a gain of over a thousand in a year.

Aside of being out of debt we have on hand for current expenses nearly three hundred dollars. We pay for rent seventy-five dollars a year; for librarian's services one hundred. These with other expenses

will just about absorb the amount appropriated by the town yearly. There are now in use 484 cards. As the population of the town is three thousand, and counting five persons to a family, there are nearly five cards to every six families.

As soon as we receive the books voted by the last legislature we intend to publish a complete catalogue. It is also intended to have some entertainment for the benefit of the Reading-Room during the coming winter. The directors have these three things steadily in mind. First, to increase the Library by the addition of books of sterling worth as rapidly as possible. Second, to provide useful, attractive, and bright literature for the Reading-Room. Third, to bring about, as soon as possible, the erection of a suitable building for the Library and Reading-Room.

So far it has not been thought best to make any limit as to age. Any one who is old enough, and is able to sign an application, and of good character enough to get a reliable person to guarantee that he shall use the books properly, is eligible to a card. Teachers have the privilege of drawing a reasonable number of books for class use.

We are eminently gratified at the success of our Library during its first year. More reading has been done by a large class of our citizens, and of better character, than ever before during the same period. And better, it has brought them into a closer touch with the spirit of the times, the progress of the age, and this means much in a distinctively rural district like Suffield.

Union.—In January, 1894, a letter was received from the Connecticut Library Committee, asking if a public library could be established in Union.

A reply to the letter was sent, stating that it might be possible to establish a library, and that it would be well to make a trial.

The necessary clauses were inserted in the warning for the annual town meeting.

At this meeting (Oct. 1, '94,) it was voted to defer action on the matter until November 6th, to which time the meeting adjourned.

October 15th Mr. Hine came to Union, by request, and held a meeting in the interest of a free public library. About twenty-five persons were present.

Soon after, a subscription paper was started among the inhabitants of the town, to raise money for a library; but as it was thought by many that the money should be voted from the town treasury, it was deemed best to wait and see what action the town would take at the adjourned meeting.

The following is the vote passed at that meeting (Nov. 6, 1894):

(1) That the following by-laws of the town are hereby adopted, to be known as the public library by-laws:

(a) A public library is hereby established, which shall, under the proper regulations to be adopted by the directors, be free to all the inhabitants of this town.

(b) The number of directors of the public library shall be six.

(c) The amount which shall be annually expended by the town for the maintenance and increase of the public library shall be \$20.

(2) That \$200 is hereby appropriated out of the funds in the hands of the treasurer for the establishment of a public library, and the treasurer is directed to pay

such money to any person authorized by the directors of the public library to receive it.

(3) That the directors are authorized to provide a suitable room or rooms for the public library.

Fifty dollars of the amount voted by the town to establish a library was raised by subscriptions from persons living outside the town (with two exceptions). It was paid to the town treasurer and used by him in paying for the books. Thus, the amount actually paid out of the town's money for the library was only \$150.

Names of contributors :

Melbert Cary	\$10.00	J. H. Reed	3.00
Alvarado Howard	5.00	O. T. Crawford	2.50
Mrs. W. M. Corbin	5.00	H. E. Back and }	5.00
" R. B. Paul	5.00	R. H. Back }	5.00
" L. M. Reed	5.00	Mashapaug Lake Grange	10.00
W. H. Corbin	5.00		
Total			\$52.50

At the same meeting the following directors were chosen:

For one year—Merrick A. Marcy, Ernest E. Corbin.

For two years—Ezra M. Horton, Henry B. Booth.

For three years—Milton H. Kinney, George Towne.

November 19th the directors organized by electing M. H. Kinney president and George Towne secretary and treasurer. Edward W. Upham was chosen librarian, and it was voted to put the library in his house. Price paid for the use of room and care of library, \$12 per annum. The following regulations were adopted:

THE UNION PUBLIC LIBRARY

Class.....Added.....No.....
Accession No.....Value.....

REGULATIONS

The library will be open from 12 M. to 8 P. M. on Wednesday and Saturday of each week.

All persons fourteen (14) years old, or more, resident in the town of Union, or any person owning real estate therein, shall be entitled to the use of the library by assenting to the following conditions :

Only two (2) books may be taken at a time, but teachers in the public schools may take for the use of their pupils ten (10) books.

Not more than four (4) books shall be loaned to one family at any one time.

One cent per diem shall be paid after the fourteenth day until the book is returned; but any person desiring to retain a book for a longer period may do so for a term not exceeding fourteen days in addition to the first term of fourteen days, provided he shall give notice, in writing, to the librarian before the expiration of the first term.

Every person who shall take any book from the library shall be held responsible for its safe return, and shall be liable to pay all damages which may occur to it before its return to the library. All such damage shall be adjusted by and paid to the librarian.

No person shall be allowed to take books from the library while he is indebted to the same for fines.

Books will not be transferred from one account to another, unless brought to the library.

No pen or pencil marks shall be made in the books.

Extract from Revised Statutes of 1875, Title 20, Chap. 3, Sec. 9,
Page 501 :

Every person who shall willfully write upon, injure or destroy any book, plate, picture, engraving, or statue, belonging to any library not exclusively owned by himself, shall be fined not less than five dollars nor more than five hundred dollars.

At the request of the Library Committee, the directors prepared and submitted, January 10th, a list of books for approval.

Three hundred and nine volumes were received March 13th, and on March 23d book-plates were pasted in them and the library was opened to the public for the first time, the record being kept by titles in

a temporary record-book until all the books should be received and numbered. Another lot of 92 volumes was received from the Library Committee and added to the library April 6th. Two volumes were subsequently received by mail, and two were returned, being duplicates. Ten volumes have been given to the library by residents of the town.

The directors authorized the Library Committee to expend \$100 of the money appropriated by the town; 121 volumes of the 403 sent were purchased with this amount. The books sent by the State Committee are all of high character, and with good paper and good type. So well pleased are the directors with the books, that they have requested the committee to expend the remainder of the town's money.

The books are kept in a room on the ground floor, well lighted, and having a stove in it. The cases have no doors, but a sliding curtain excludes dust. It was decided not to cover the books. The public has free access to the shelves, a privilege which it seems to enjoy very much.

Up to September 23d (six months from opening) 705 charges had been made on the record-book against 92 names—more than one-fifth of the population. Of course, the number of actual readers would be more than 92; for, in some instances, two or more children under 14 draw books in the name of their father or mother; and sometimes the head of a family draws books for all the members of it. Some of the readers come more than five (5) miles over a very hilly road. One family, during the six months, had sixty (60) books charged to them. They were three miles distant from the library.

It is hoped that some arrangement may be made by which those living farthest from the library may get books without going themselves. By paying some one of their number a small sum, or by going in turn, much travel might be saved.

While the rules require the library to be opened only two afternoons in the week, the librarian has been willing to let out books at any time. The post-office being in his house, many get and return books when getting their mail.

Wednesday afternoon and evening was chosen as the time for having the library open, to accommodate the members of the local grange, which holds its meetings on the first and third Wednesdays of each month.

With one exception, every family in town represented in this organization has drawn books.

Three (3) copies each of "Seven Little Sisters," "Each and All," "Ten Boys on the Road from Long Ago to Now," "Stories Mother Nature Told," "Our World Reader No. 1," "Tales of a Grandfather," "Wonder-Book," "Fables and Folk Stories" were ordered for supplementary reading in the schools. Some of the teachers have made good use of these books. Many children are led, from reading and becoming interested in these books at school, to go to the library themselves and draw books. Those who did most to establish the library had first in mind the good it might do the children, and fully one-third the books selected were those designed for boys and girls. M. H. KINNEY, *President*; GEO. TOWNE, *Secretary*.

Wethersfield.— In pursuance of the votes of the town we procured, of the Selectmen, rooms in the Old Academy Building for the Public Library and consider that we were fortunate in being able to secure rooms so centrally located, easy of access, on the first floor, well lighted, having six large windows in the library room, making an exceptionally good place for a public library. We fitted them up as economically as possible, considering the requirements of good taste and attractiveness as necessary factors in the case. This we did within the appropriation made by the town, vouchers for which are on file in the library treasurer's (Leslie E. Adams) office. We point with pleasure and pride to the beautiful room, which now invites the people of the town, young and old, to the treasures within its walls.

We procured the state's appropriation of books and transferred according to the vote of the town the books belonging to the Wethersfield Library Association, to the new library. There are now on its shelves 1,791 volumes, 120 of which have been added since October 20, 1894; fifteen of them were the gift of private individuals. A large number of the new volumes added were children's books, the library being deficient in that literature. The children are very important factors in the success of every well-ordered library. To no class in our community is the library doing a better and more valuable service than to our young people.

The number of books drawn from the library from Oct. 20, 1894—the day of the opening of the library to the public—to Sept. 1, 1895, was 6,263 volumes, and drawn by 447 persons. These figures speak more eloquently than any words from your directors can, as to the interest felt, by the people of Wethersfield, in the library.

We call attention to the reading table, which is nightly surrounded by readers, eager to read the new monthly magazines and weekly papers which lie on the table, all of them the gifts of generous friends, who wish to increase the interest in, and usefulness of, the library. We wish, in this public manner, to thank these benefactors and to express the wish that others may follow their example.

A public library, by law of the town, appropriates one hundred dollars to be annually expended by the town for the *maintenance* and *increase* of the public library. A year's experience proves this sum to be entirely inadequate. Your directors have endeavored to run the library as economically as possible with a due regard to its usefulness in this community. The salaries of the librarian and janitor, per year, more than covers the entire appropriation, leaving not one cent for lighting and warming the room, not one cent for the increase of the library, to say nothing of the thousand and one really necessary incidental expenses which are continually occurring in every institution. Besides, we need at once, some more shelving for books. By the law of 1895 we are now entitled to receive from the state one hundred dollars in books. We need the new shelves to place them. We are sure that the people of Wethersfield appreciate so highly the value of the public library, to the intellectual needs and wants of the town, that it will only

be necessary to show the reasonableness of the request, to have it granted. At a recent meeting of the directors it was unanimously voted to request the chairman of the Library Committee to ask the town at its annual town meeting to amend the 3d public library by-law so as to read as follows, viz. :

" The amount to be annually expended by the town for the maintenance and increase of the public library shall be two hundred dollars to be paid by the town treasurer, upon the order of the directors of the public library." *

J. O. HURLBUT, *Chairman Library Committee.*

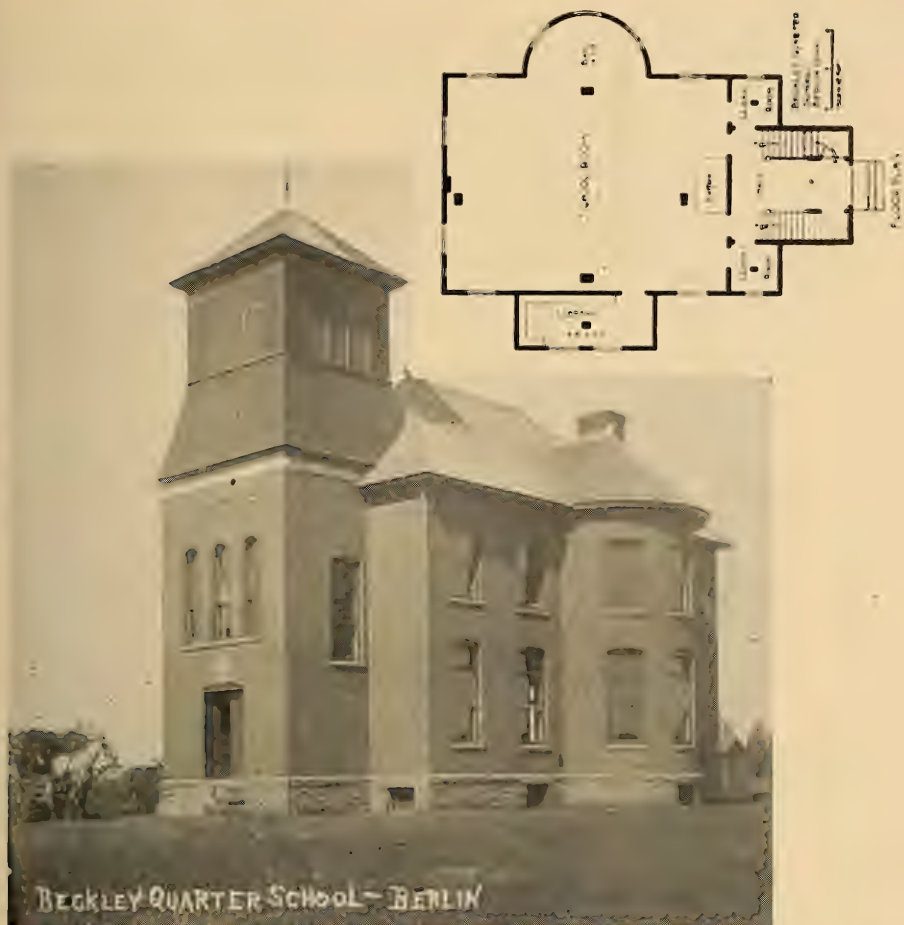
Wethersfield, Oct. 1, 1895.

SCHOOL BUILDINGS AND VENTILATION.

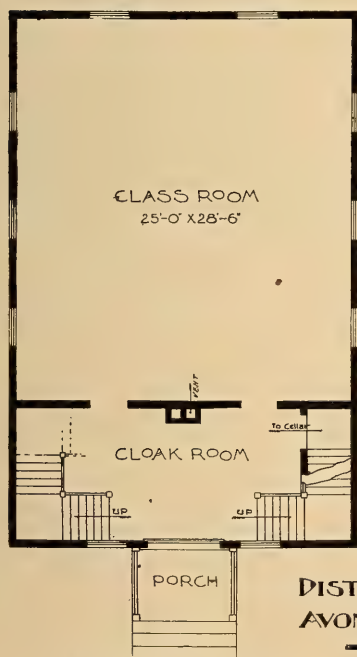
The following are plans of buildings recently erected in this State, and illustrate the text on pages 181 *et seq.*

One room buildings		Page
Beckley Quarter	Berlin	145
East Mountain	Waterbury	146
Two room buildings		
District 6	Avon	147
West Saugatuck	Westport	148
Four room buildings		
Central School	Old Lyme	149
East Street	New Britain	150, 151
Norwalk	Rowayton	152
The Oaks	Willimantic	153, 154
Towne School	Old Saybrook	155, 156
High School	Wethersfield	157, 158
Six room buildings		
Bristol, District 1	Bristol	159, 160
Roger Ludlow	Windsor	161
Eight room buildings		
Liberty Street	Meriden	162, 163
Center	Bethel	164, 165
Ten room building		
Winthrop Street School	New London	166, 167
High school buildings		
Rockville		168, 169
Middletown		170-172
Normal School		
Willimantic		173-177

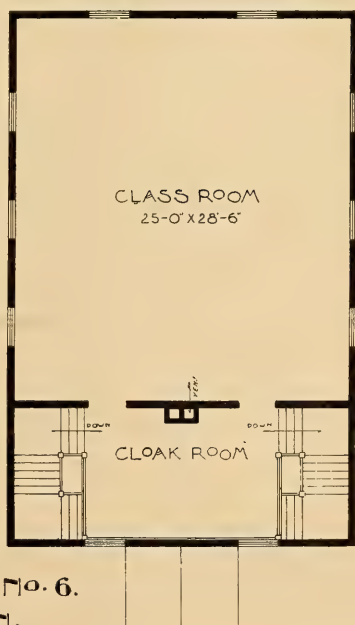
* This by-law was passed at the annual town meeting in October, 1895.





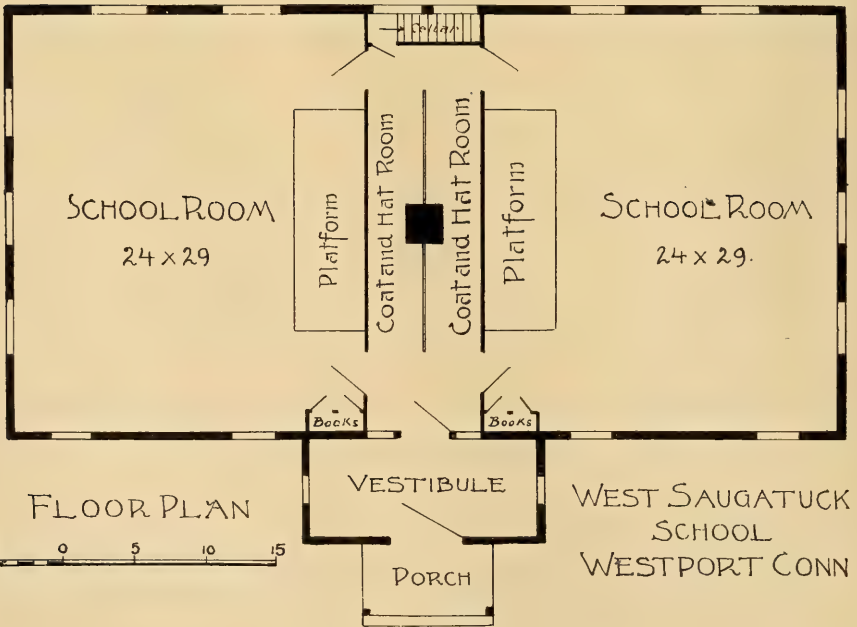


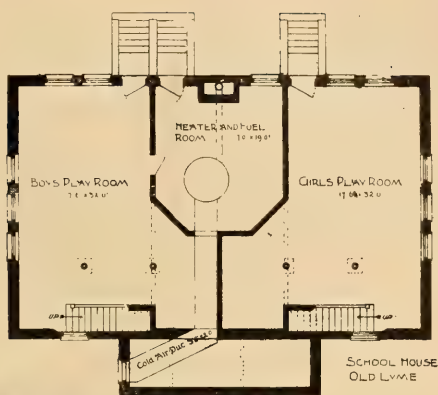
FIRST FLOOR PLAN



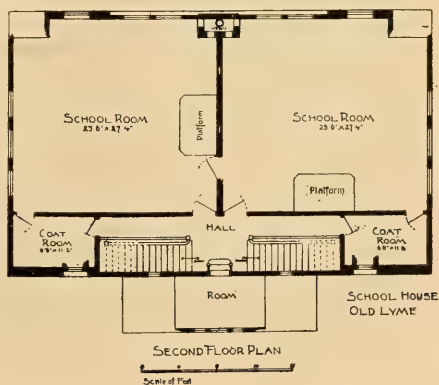
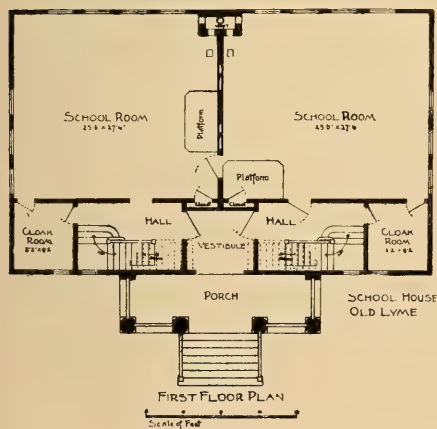
SECOND FLOOR PLAN

DISTRICT No. 6.
AVON, CONN.

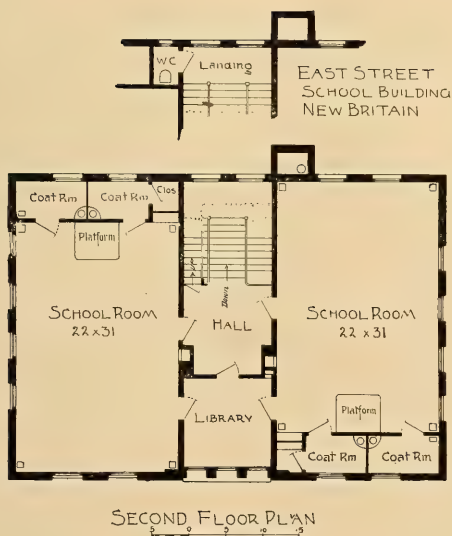
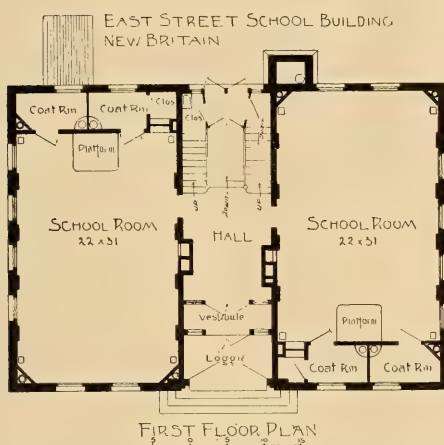


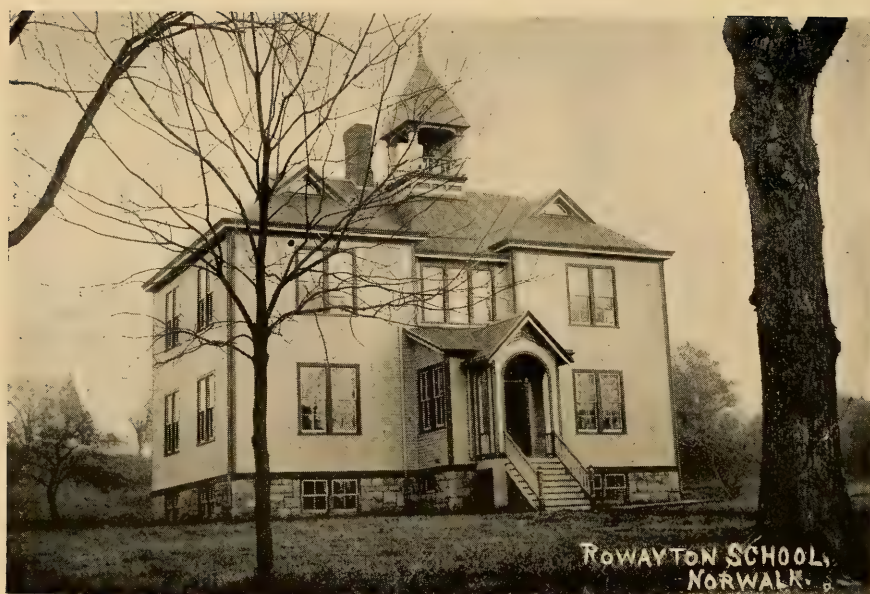


BASEMENT PLAN
Scale of Feet

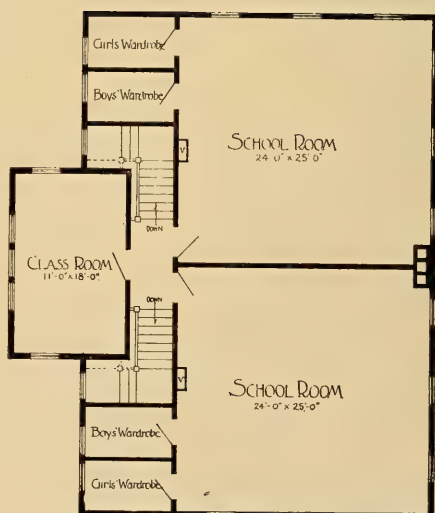






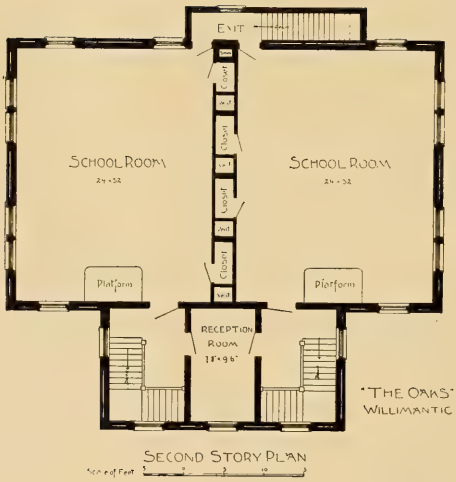
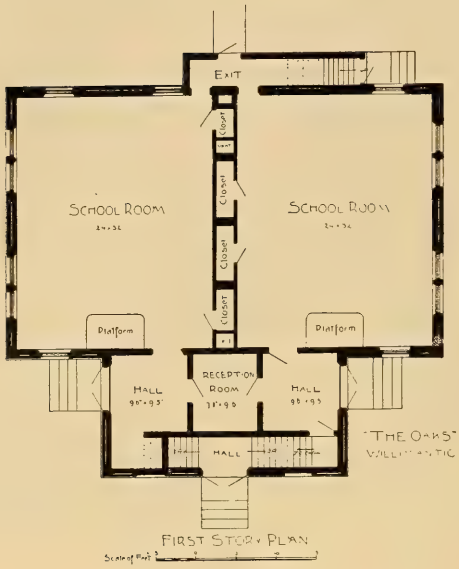


ROWAYTON SCHOOL NORWALK
FIRST FLOOR PLAN

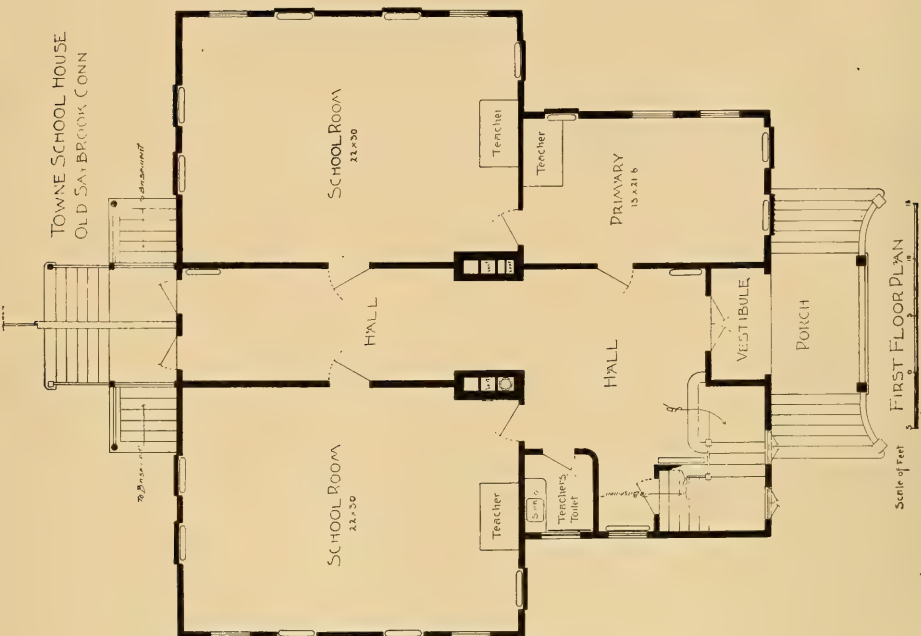


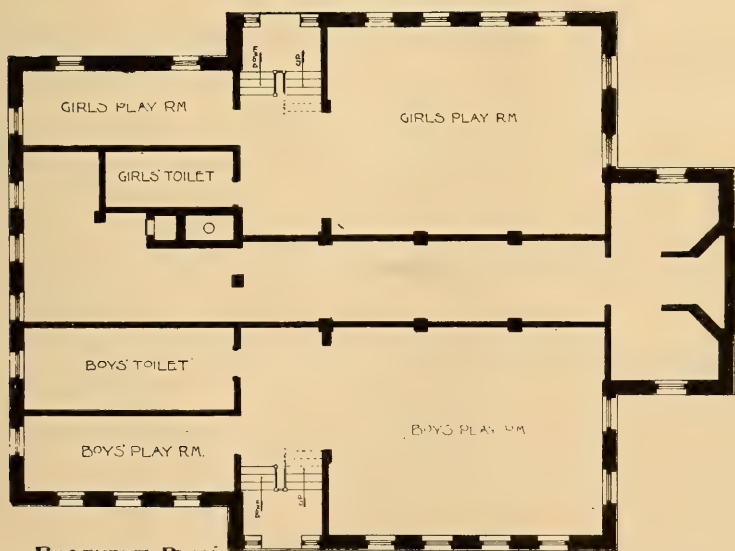
ROWAYTON SCHOOL NORWALK
SECOND FLOOR PLAN



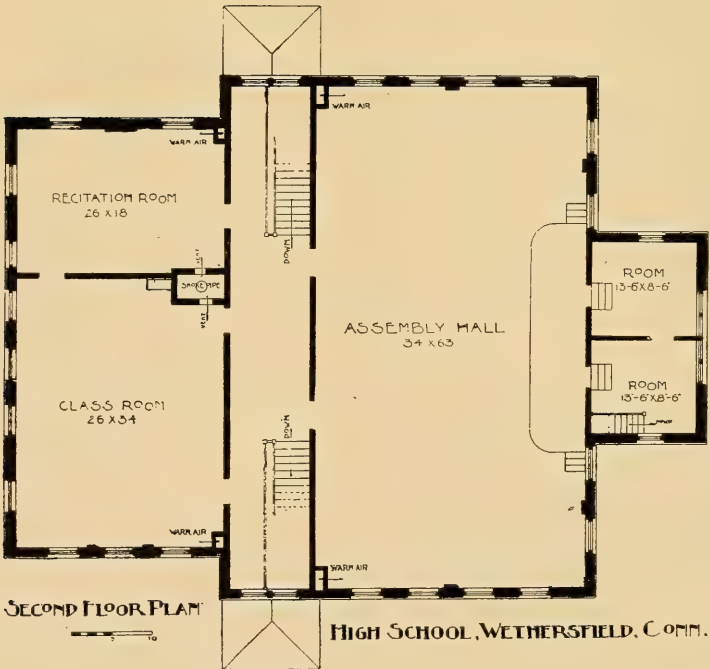
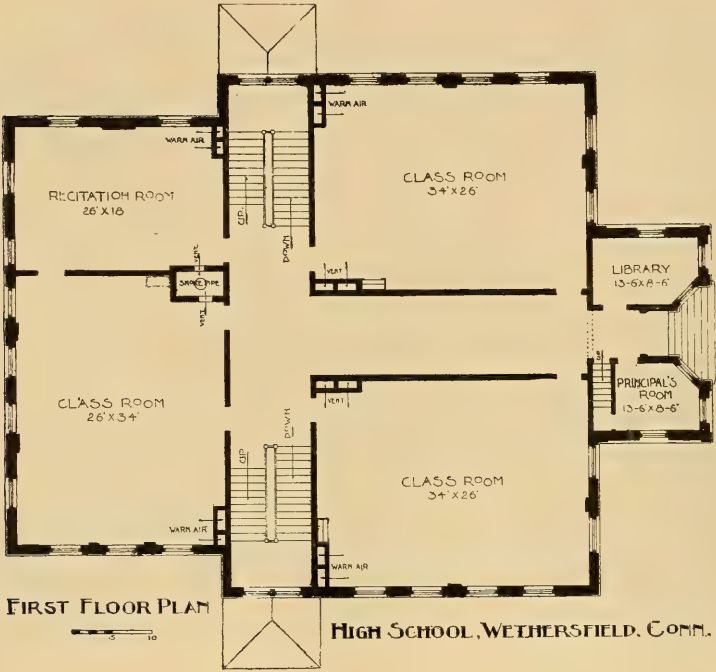


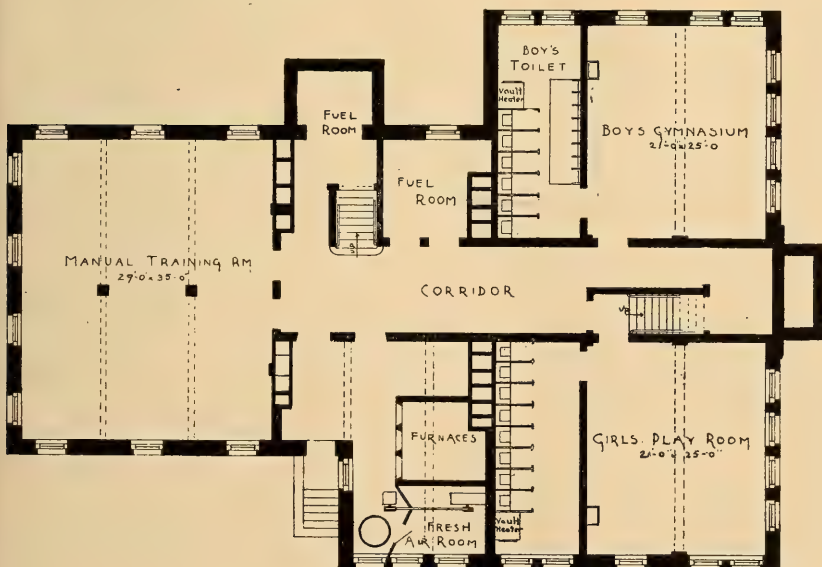






HIGH SCHOOL, WETHERSFIELD, CONN.



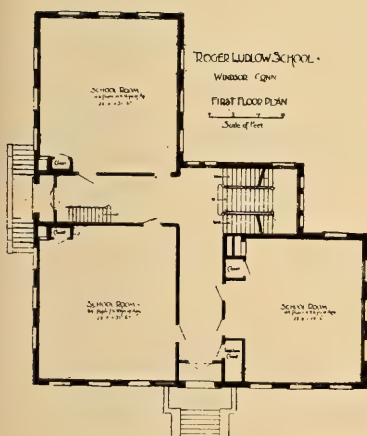
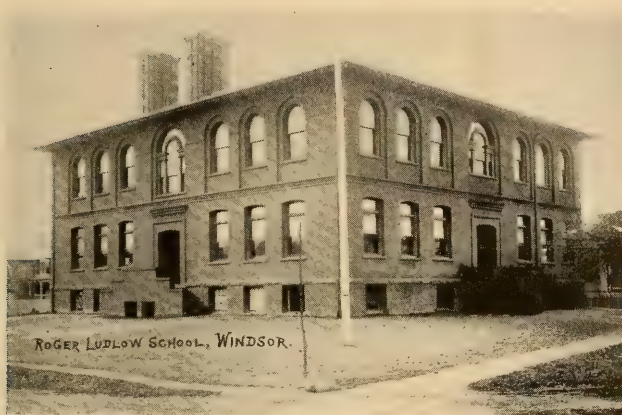


BRISTOL CONN.

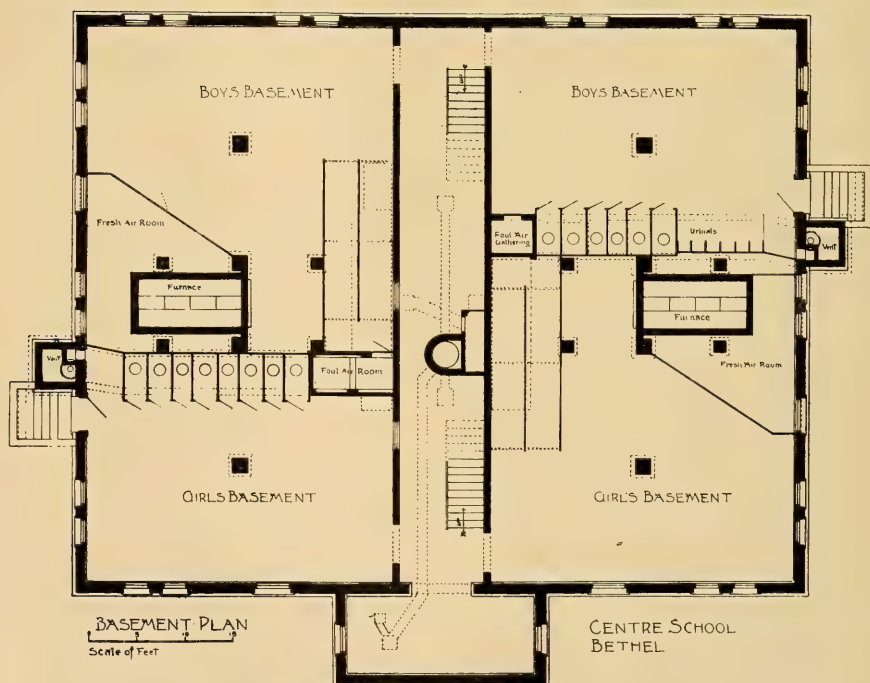
BASEMENT PLAN

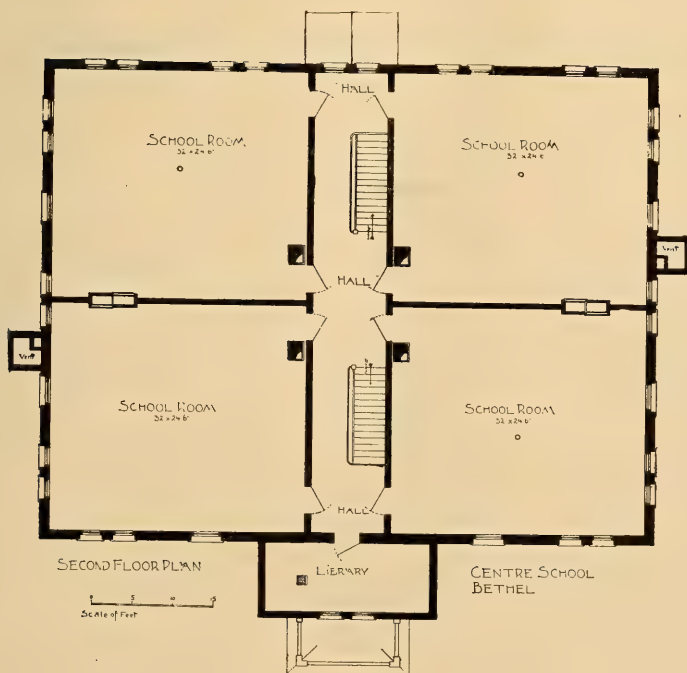
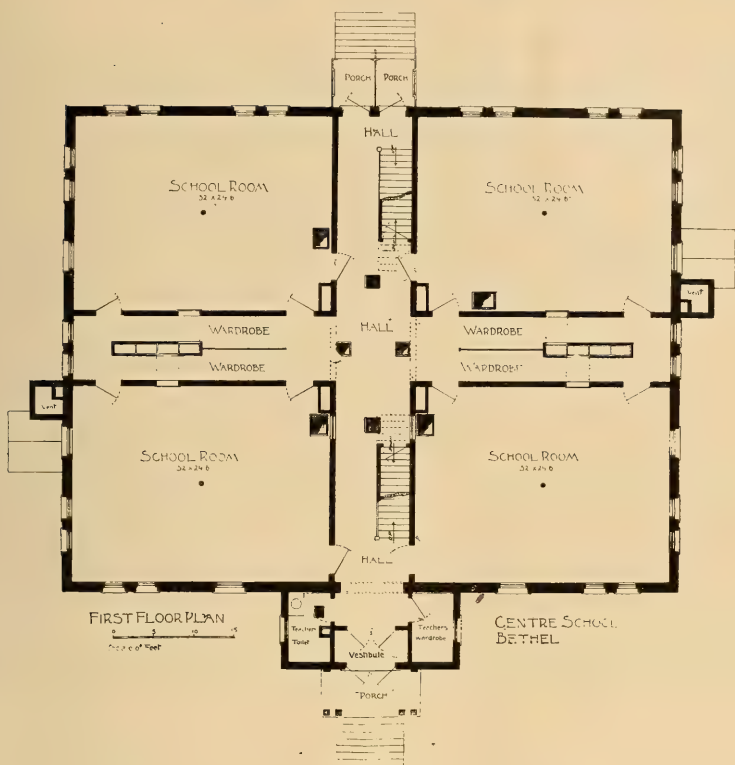
DISTRICT NO. 1

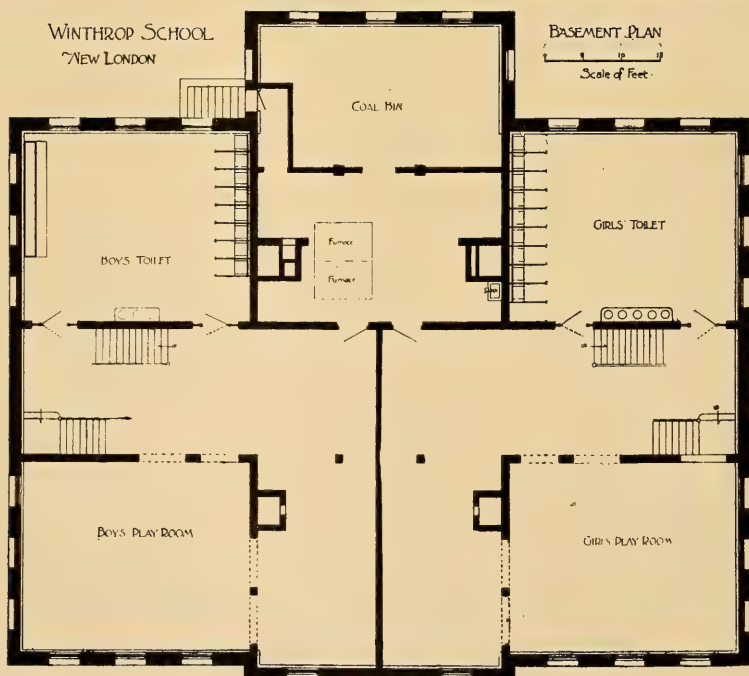


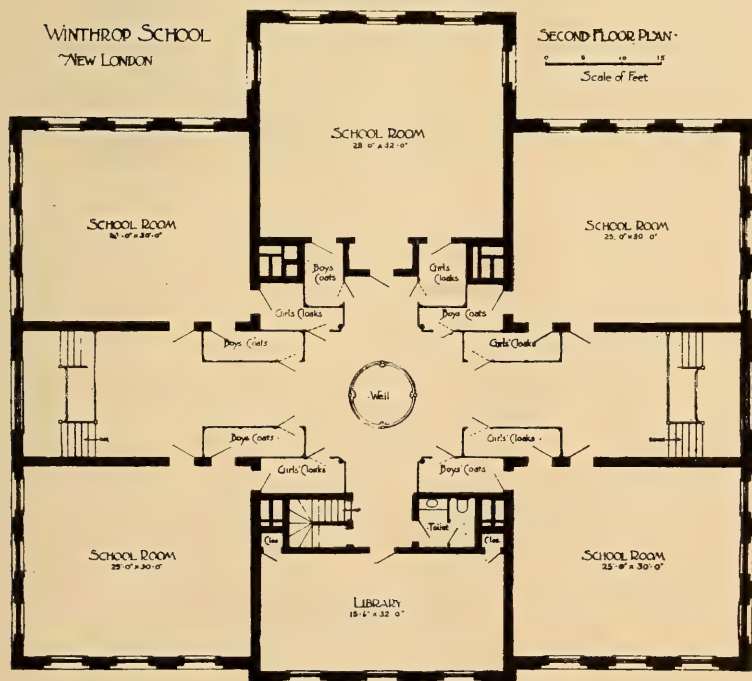
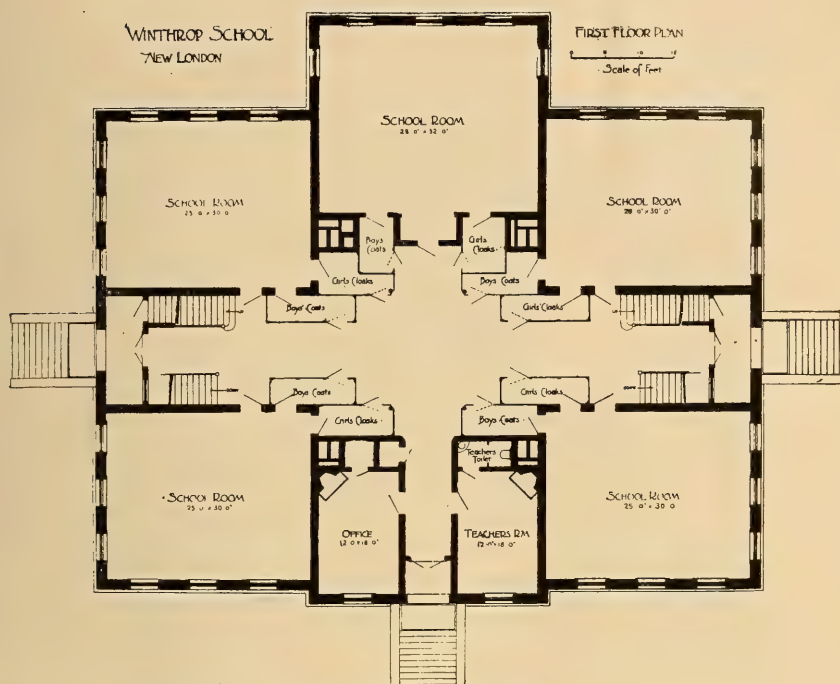


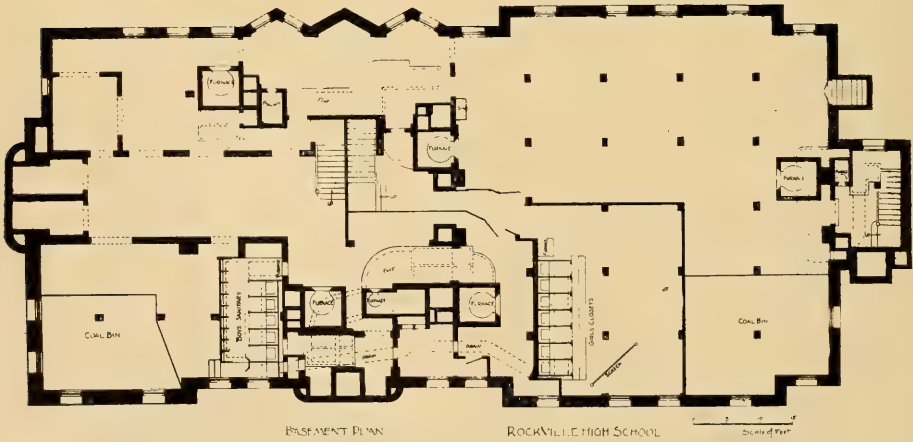


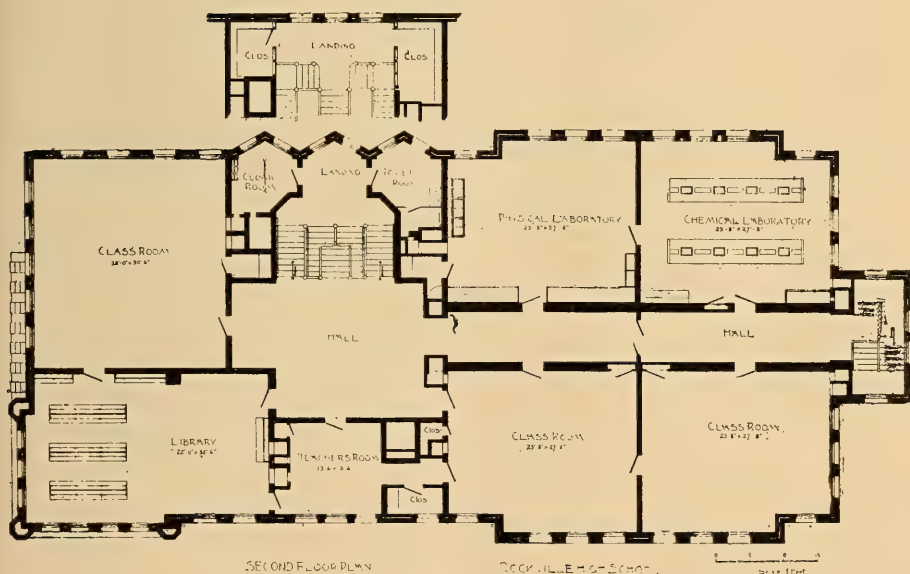
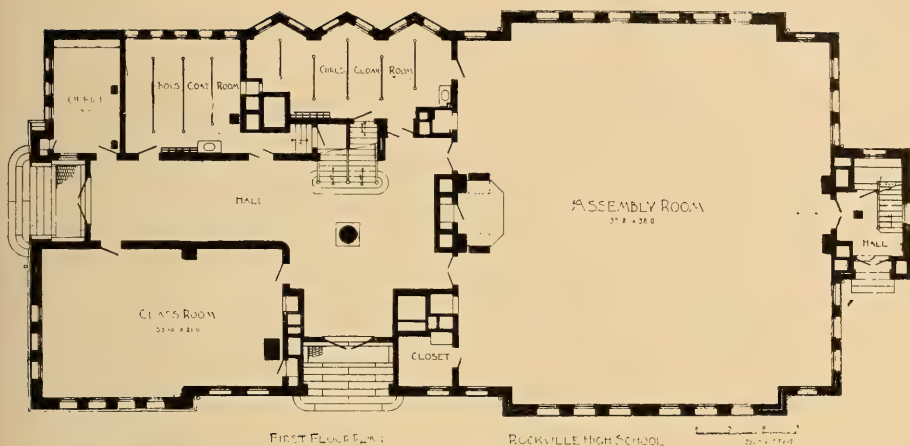


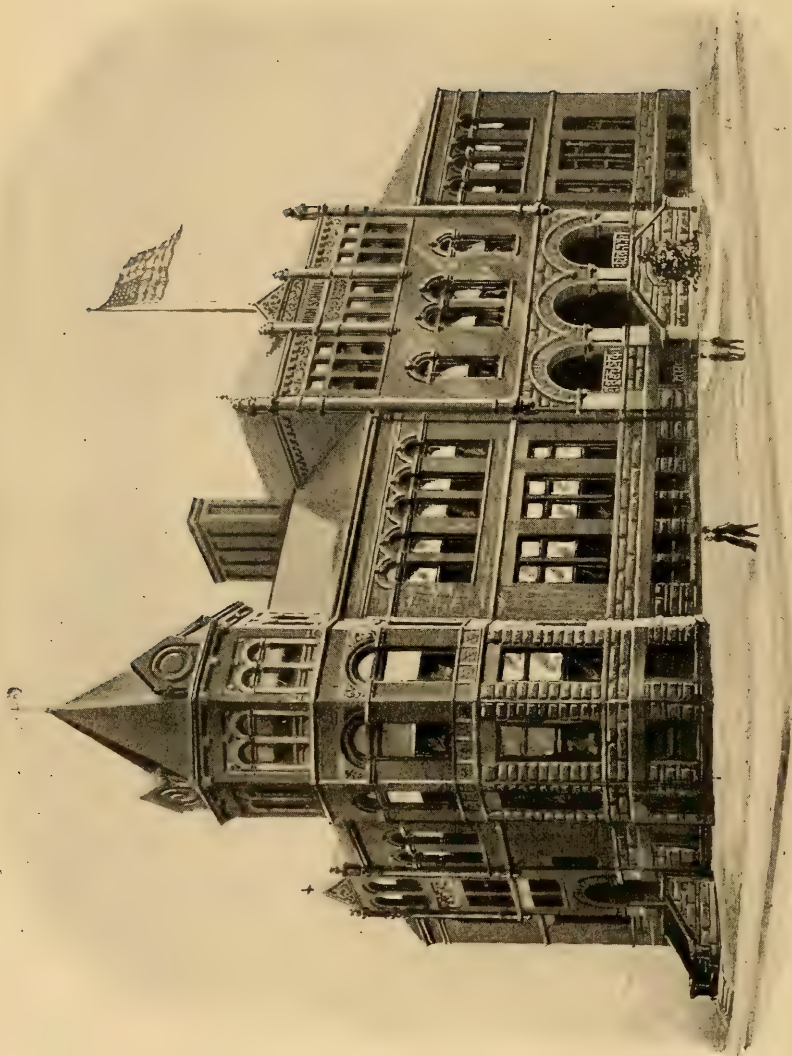


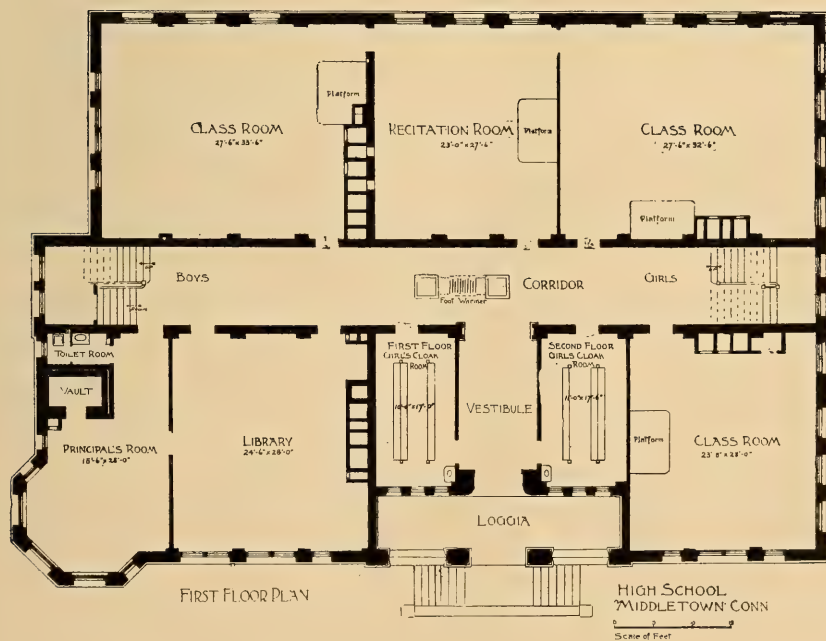
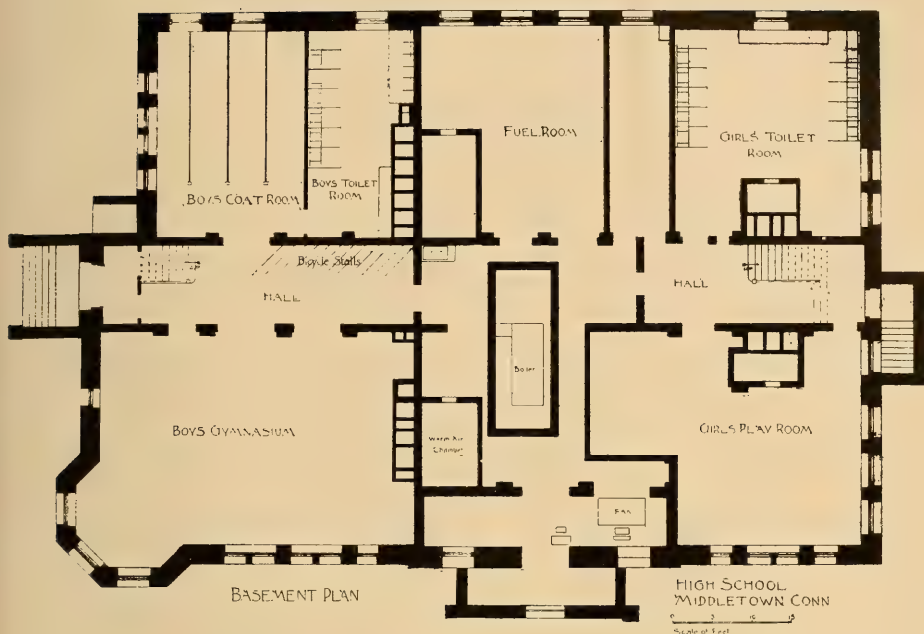


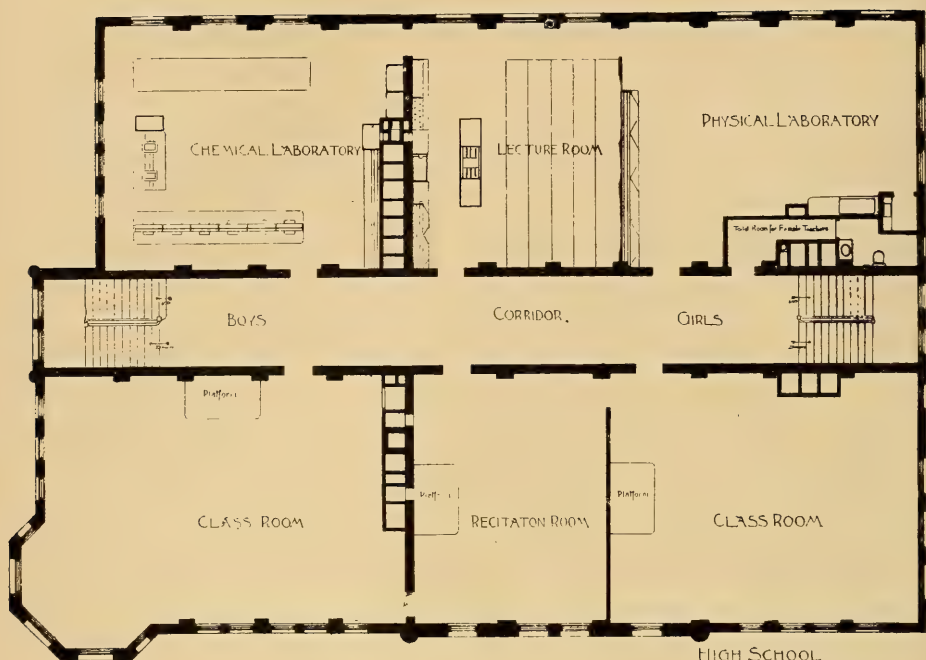








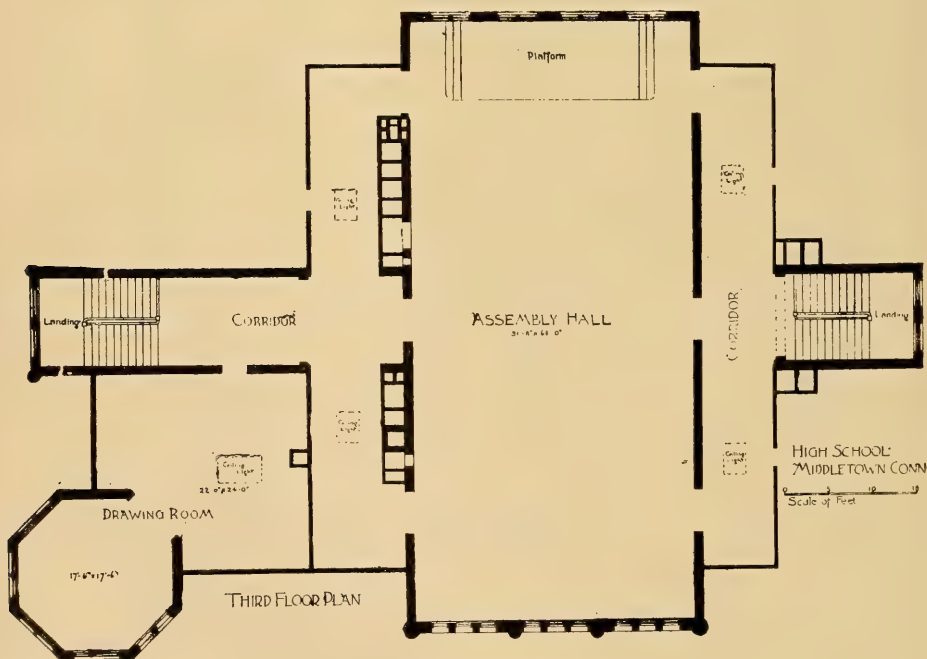




SECOND FLOOR PLAN

HIGH SCHOOL
MIDDLETOWN CONN.

Scale of Feet



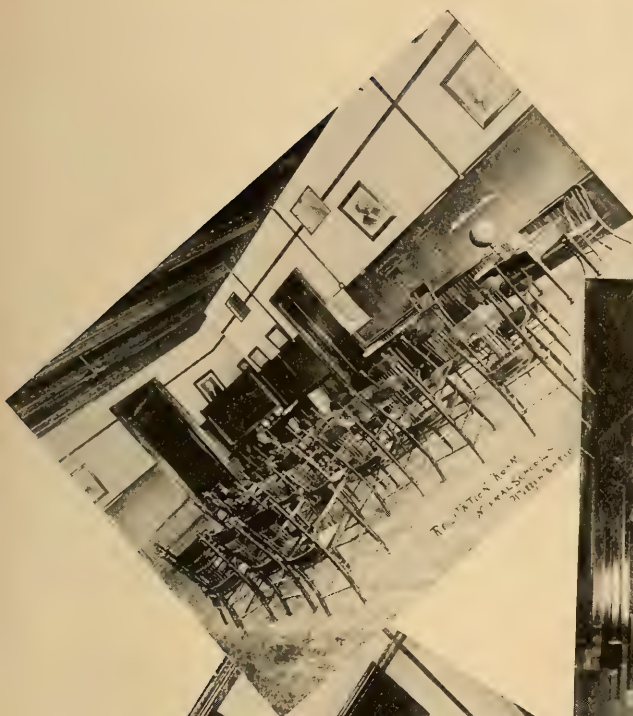
THIRD FLOOR PLAN

HIGH SCHOOL
MIDDLETOWN CONN.

Scale of Feet







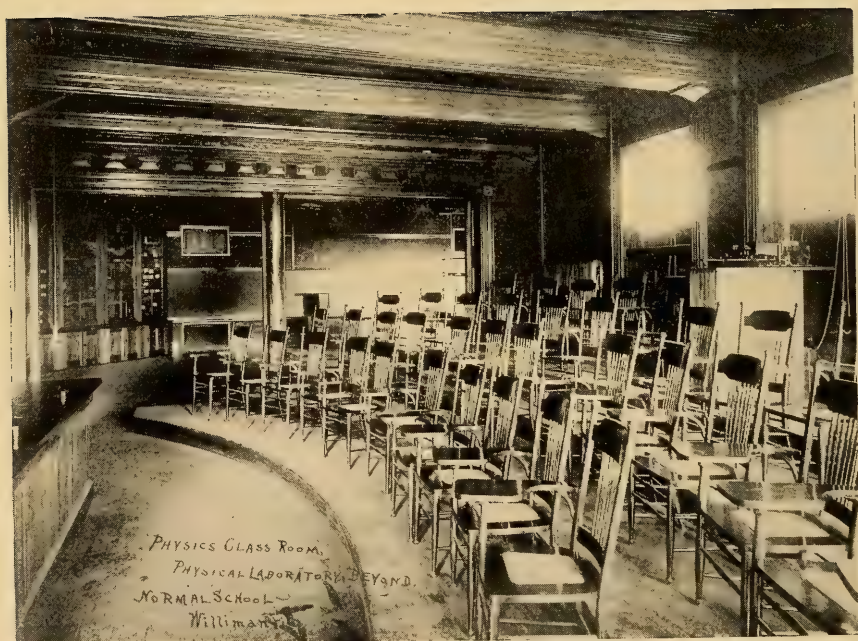
RECEPTION ROOM
OF WILLIMANTIC
NORMAL SCHOOL

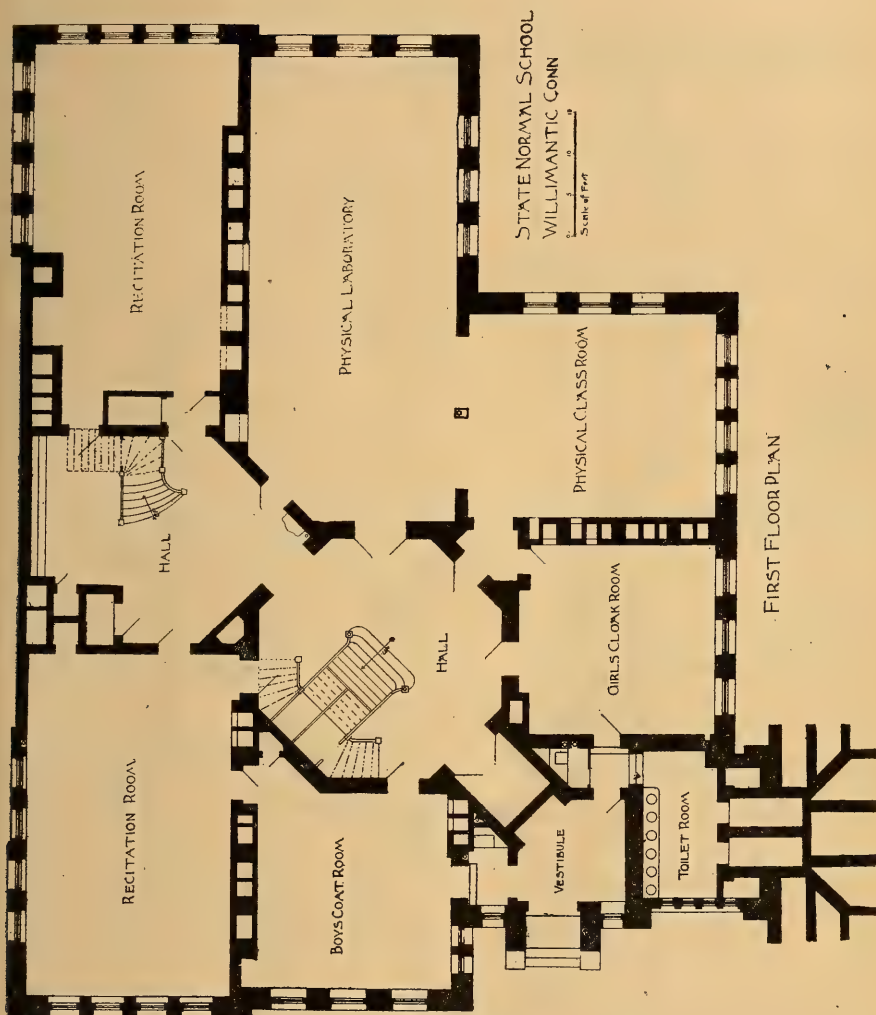


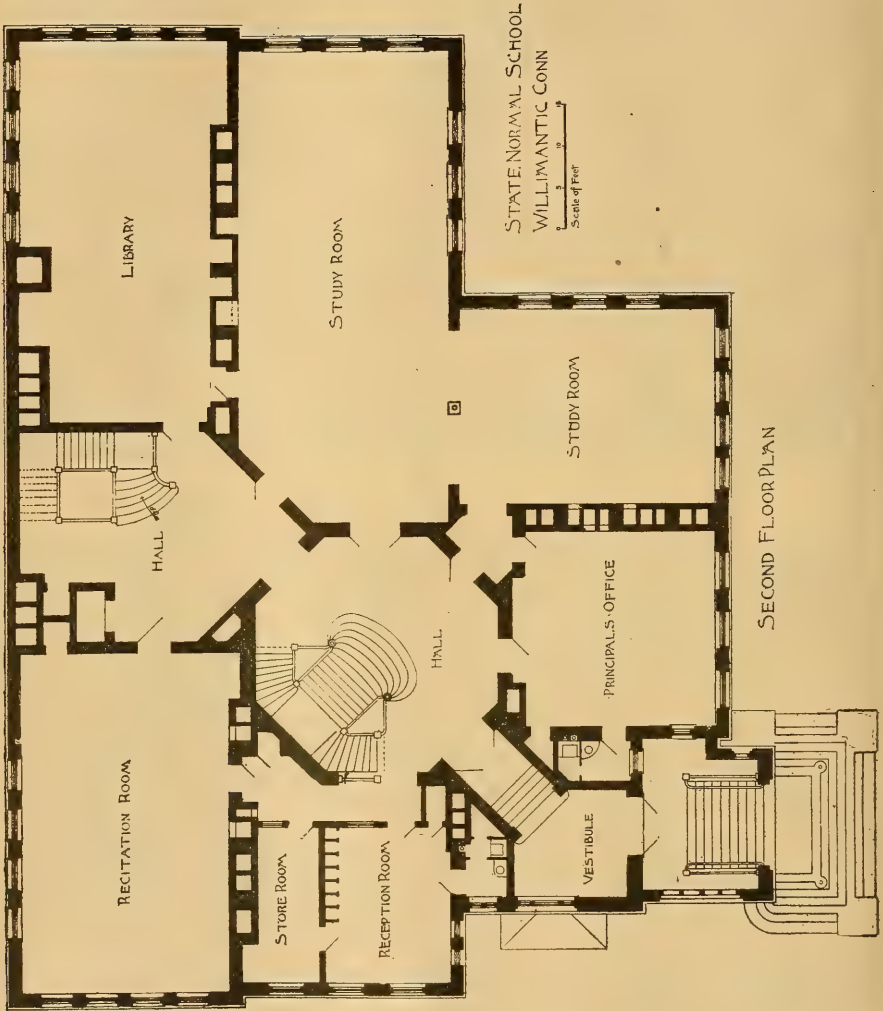
MAIN STAIR CASE
WILLIMANTIC
NORMAL SCHOOL

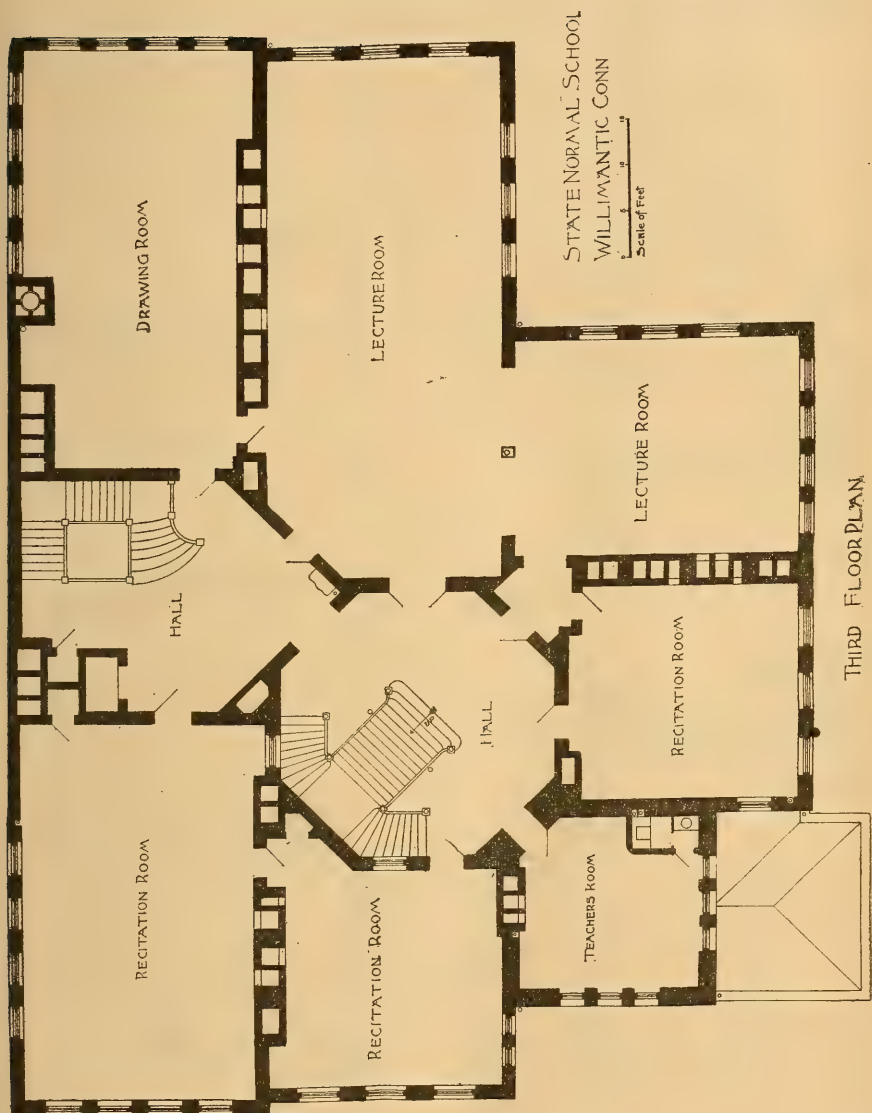


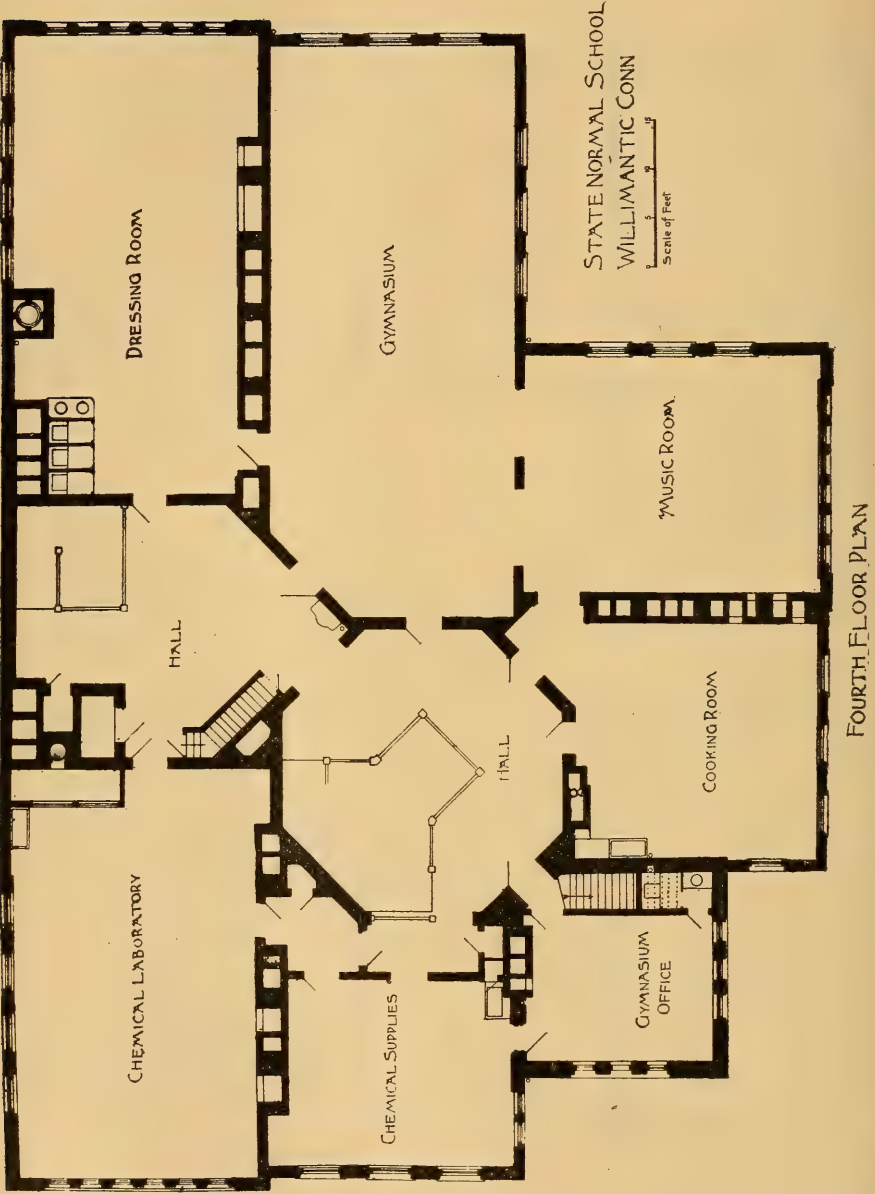
OFFICE
WILLIMANTIC
NORMAL SCHOOL











SCHOOL BUILDINGS.

The following suggestions are designed to assist school officers in erecting compact, well-arranged, and economical school buildings.

The cost of running as well as the initial expense is kept in view.

Before planning or even consulting an architect, the teachers should be requested to give their views. This will prevent building factories or shops instead of schoolhouses.

Reasonable planning of schoolhouses means the thorough adaptation of every part of a building even in the minutest detail to the work of school teaching.

Convenience of plan, suitable lighting, proper arrangement of rooms, thorough ventilation, warmth without draughts are essential. Especially should sanitary laws be observed.

Site. — Generally no choice can be exercised as to the site of a schoolhouse. The location is irrevocably fixed by arbitrary and inevitable circumstances, such as a gift, expense, and the center of school population. If, however, a choice is possible, the following are reasonable considerations:

1. Dry and well-drained soil.
2. Distance from manufactories where there is the noise of machinery. Stables, foundries, railway tracks and stations, and other places where noises and smells abound ought to be avoided.
3. In the country, shelter from too direct violence of the winds.
4. The center of school population should have due weight.
5. The levels of the ground at different places.
6. Position of the school buildings.
7. Position of outbuildings.
8. A playground should be provided. Even if it be not necessary for recreation, it will serve to secure light and air.
9. It is wise to have in mind walks, shrubs, flowers, and trees, these render the site inviting and have a refining influence upon children.

10. The entrances, the streets or roads leading to the building, and the walls and fences may also need attention.

Playgrounds.—A good playground is a necessity if there are outdoor recesses. It should have sunny exposure, and be large enough for free play by the younger as well as the older scholars. It ought never to be a dumping ground for ashes or cinders, or dirt from the schoolrooms. If a turf cannot be maintained good earth is better than gravel. Sometimes an asphalt floor can be constructed.

Every playground should afford means of obtaining water for drinking purposes.

Provision should be made for amusement and exercise. Traveling ropes, horizontal bars, adjustable bars, etc., are entirely in place.

There should be a covered shed where children may escape the inclement weather. If recesses are long (fifteen minutes), the basement may be arranged as an indoor playroom.

Basement playrooms are provided in the following school buildings:

	Page.		Page.	Page.
Bethel	164	New London	166	Windsor 161
Bristol	159	Old Lyme	149	
Middletown	170	Wethersfield	157	

See, also, pages 196 and 199.

In the basement of the High School building at Middletown are bicycle stalls.

Building location and arrangement.—Buildings should always be so located as to secure the best light. Where there is a single room this is not difficult. In the case of large buildings and especially in cities, this matter must receive special attention. The children on the ground floor ought to be able to see the sky from the seats farthest from the window.

Style of Architecture.—A school building need not be an offense to the eye, nor out of harmony with surrounding buildings. It is not more expensive to build in good taste than to put up a permanent ugliness. But the main function of a school building is to provide a suitable workshop for the teachers and children. Hence, convenient, bright, well-arranged, and well-equipped rooms are more to be desired

than external ornament. Indeed, if a choice is necessary the eye of passers-by can better be offended than to fix discomfort and inconvenience upon classes and generations of children. The purpose of the building rather than external ornament ought to be decisive in determining the external and internal style and arrangements.

Without doubt all buildings erected with money derived from taxation should be economically built.

Planning and accommodation.—The rooms should be grouped in a compact and convenient manner.

The shape of a schoolhouse and the arrangement of the rooms becomes more important when there are two or more rooms. If there be two rooms the plan on page 197 shows a good arrangement.

Nothing whatever is gained by putting one room above the other. Little is saved in expense of construction and much is lost in noise and difficulty of management. See page 147.

The plan on page 198 shows how three rooms can be arranged. It is not often that three rooms are required.

The plans on pages 199–205 show how four, five, and six rooms may be arranged.

In planning a schoolroom the cardinal requisite is to seat the children in the best manner for being taught. The number that a room will conveniently accommodate depends much on the position of doors, stoves, registers, radiators, and windows.

The schoolroom of the building in the Beckley district, Berlin, page 145, deserves especial notice. It is light and cheerful, well proportioned, and adapted to school work. The same is true of the rooms in the Oaks School, Willimantic, page 153.

Construction.—The wainscoting should be four and one-half or five feet high. The best wood is white wood, pine, or ash, left as nearly as possible in the natural color. Oak is also desirable but more expensive. All wood will darken with age.

If the room be finished on the sides and ceilings entirely in wood, matched light colored wood should be used.

Many schoolhouses are now built without wainscoting or plastering, and the brick is painted light gray or buff.

If plastering is used, it can be painted,—light gray or buff being the best color.

The most important consideration is to avoid all projections, especially ornamental ones, which catch and harbor dust. All mouldings and fancy work should be rejected. Moreover, the walls and ceilings should be durable (which is not always true of plastering), and washable, so that they can be wiped off or otherwise thoroughly cleaned often.

Surface (see *construction*).—The surface of the rooms should always be bright enough to reflect the light but not bright enough to be dazzling. The walls may be of any light color, preferably light gray or buff. The employment of bright surfaces for schoolrooms is not a mere matter of convenience, but of health, cheerfulness, and good management.

Floors.—Floors should be constructed of narrow $2\frac{1}{2}$ " to $2\frac{3}{4}$ " matched boards, and blindnailed. The wood ought to be close grained and hard, so as not to splinter. In large schoolhouses the floors should be padded to prevent the noise of footsteps.

If of ordinary widths, floor boards should be nailed through the top with wire nails, two to each bearing.

Doors.—Schoolroom doors should be so hung as to close automatically and noiselessly.

The insertion of one or two panes of glass often contributes to the light of the halls.

The main entrance doors should be wide, at least four feet where fifty scholars must enter. In winter it will be most convenient to have swing doors.

The outside doors should if possible be on the side opposite the prevailing winds.

Rooms.—Large rooms should always be constructed with some reference to acoustic necessities.

It is most pleasing as well as economical to have all cupboards and bookcases either extend to the top of the rooms or inserted in recesses in the walls.

Size of rooms.—The size of rooms depends upon the expected attendance. There should be at least three hundred cubic feet of internal space and twenty square feet of surface area for each child in average attendance. If this be

secured, a schoolroom twelve by twenty-eight feet by thirty-two will admit of forty pupils.

A single teacher cannot teach and manage successfully more than forty pupils. When children are quite small not more than fifteen to twenty can be well cared for and instructed by one teacher. The tendency is to provide for fifty and sixty in a room.

The height of rooms can be eleven or twelve feet. If there be good heating and ventilating apparatus, a room would better be thirty-two by twenty-eight by eleven than twelve (see ventilation). The former is large enough to admit of frequent change of air without draughts, and nothing is gained in any way by the extra height.

Shape.—The best shape is a square or a well proportioned oblong, with teacher's desk at one end. The room can be arranged with reference to the size of desks. A single combination desk for primary rooms occupies 21×18 inches. A single desk and chair not combination occupies 22×28 inches. For forty, the best grouping is five desks one way and eight the other. Page 189 illustrates a well proportioned room with 40 desks.

Windows.—Windows should be large, numerous, and arranged, if necessary, for ventilation as well as for light. Every part and corner of a schoolroom should be adequately lighted.

The window sill should be four feet from the floor. The windows ought to be carried up to a height which will secure ample illumination for the desks farthest from them. An attempt has been made to fix a standard requiring the top of the windows to be at a distance from the floor equal to two-thirds the breadth of the room. This rule followed arbitrarily may result in needless confusion in the architecture of the building. It is better to say that no space shall exist between the top of the window and the ceiling more than sufficient to allow for the finish of the building. Any room over-lighted by this rule can easily be regulated by shades.

The area of windows is also important although the window area may be less where there are no near objects than where there are obstructions to the light. A ratio of

one square foot of window surface to every six square feet of floor surface is doubtless satisfactory where there are no secondary objects to impede the light. In practice it is difficult to follow any ratio of window to floor surface. Local conditions must always be considered, and the lighting of each room must be left to the good judgment of an architect, taking care that there be an excess of light rather than a deficiency.

Large panes of glass are desirable because small ones break up and obstruct the light. Windows should never be arranged merely for the sake of external effect.

Light—Illumination should be from one side and the light fall on scholars exclusively from the left hand or from the left and rear, the rear being subdued by means of shades. Light coming from the right hand is not so good as that from the left, because the shadow of the hand falls upon that part of the paper upon which we are looking. Light from behind is worse because the head and body throw a shadow on the book. The light falling on the face from the front is most injurious to the eyes.

Electricity supplies by far the best artificial light. It radiates little heat, and gives rise to none of the injurious products of combustion.

Gas jets, if used, should be at least forty inches above the heads of the scholars.

Basement.—If there be no cellar, as is often the case in one room buildings, there should be an open air space, cemented on the ground and having windows or openings through which air can be admitted.

Corridors.—Corridors or halls need not be wide. They are not intended for gathering places; they are passageways to the schoolrooms. If they are cloakrooms as well as corridors, they must be wide enough to admit of easy passage and of suitable hat and cloak facilities. The width will be determined by the number of scholars passing. They ought to be well lighted and well ventilated. If the building be so constructed that natural light cannot be secured, artificial light should be provided.

See the following plans:

Bethel, page 164	New London, page 166
Bristol, " 159	Old Lyme, " 149
Meriden, " 162	Wethersfield, " 157

Kindergarten rooms.—Where there are many children the Kindergarten should have a separate building. If this is not possible, rooms should be planned and constructed with the needs of the Kindergarten in view. See the plan of Bristol school, page 160.

Manual training.—Where manual training is a part of the school course, a workshop must be provided.

Plan of workshop will be found in the Bristol school, page 159.

Library.—A place for books is a necessary part of school equipment. In small schoolhouses a cupboard or case can be provided.

In planning schoolhouses, book-shelves and cases can be a part of the construction. In schoolhouses of two or more rooms, a separate room is best. Provision is thus made for the growth and preservation of the library as well as for committee and teachers' meetings.

Attention is called to the floor plans on pages 198, 200, and 202, where the library is a part of the construction.

See also plans of the following buildings :

	Page		Page		Page
Bethel	165	New Britain	151	Westport	148
Bristol	160	New London	167	Wethersfield	158
Berlin	145	Old Saybrook	156	Windsor	161
Middletown	171	Rockville	169	Willimantic	174

Chemical laboratory.—In every modern schoolhouse a laboratory is a necessity. Science ought to be taught, and soon will be taught in all public schools.

On page 208 is a plan for a chemical laboratory with bowls, gas-jets, etc. See, also, pages 201 and 202.

See the following plans:

Middletown, p. 172	Rockville, p. 169	Willimantic, p. 180
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Physical laboratory.—On page 208 is a plan of physical laboratory.

See plans of

Middletown, p. 172	Rockville, p. 169	Willimantic, p. 177
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Teacher's room. — There should be a teacher's room. Especially is it useful as an office, which is a necessity where there are several schools. Such a room is useful in case of accident or sudden sickness of children.

The following buildings contain such a room:

	Page		Page
Bethel	165	New London	167
Bristol	160	Wethersfield	158
		Willimantic	154

See, also, pages 201, 202, and 206.

Coat-rooms. — Coat-rooms should be conveniently placed with reference to the entrance. The place for hanging clothing should be:

- 1 Well lighted
- 2 Well ventilated
- 3 Warm
- 4 Liberally provided with pegs
- 5 Provided with place for rubbers and umbrellas
- 6 In charge of a teacher

If halls are made to serve as coat-rooms (see corridors) open standards or wire net-work upon which to hang clothing should be provided. The wooden partitions in halls serving as coat-rooms are objectionable if they obstruct light or impede frequent change of air.

Umbrella racks and rubber holders are convenient and necessary to cleanliness. The outer clothing and umbrellas ought always to be left in the coat-room; the drying and purification of garments should never go on in the schoolroom.

It is desirable that the coat-room arrangements admit of rapid and orderly assembling and dismissal.

Numbers on pegs are a convenience.

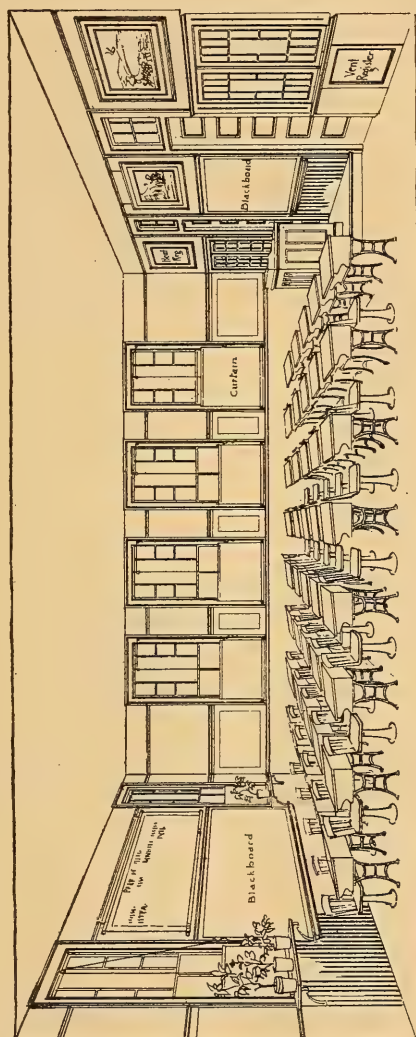
Lockers enable each scholar to have a place for his property and the confusion which arises from change of property is avoided. Occasionally too, there is petty thieving from inside or thieves enter from outside. Separate lockers prevent all such annoyances and losses.

Attention is called to the following plans:

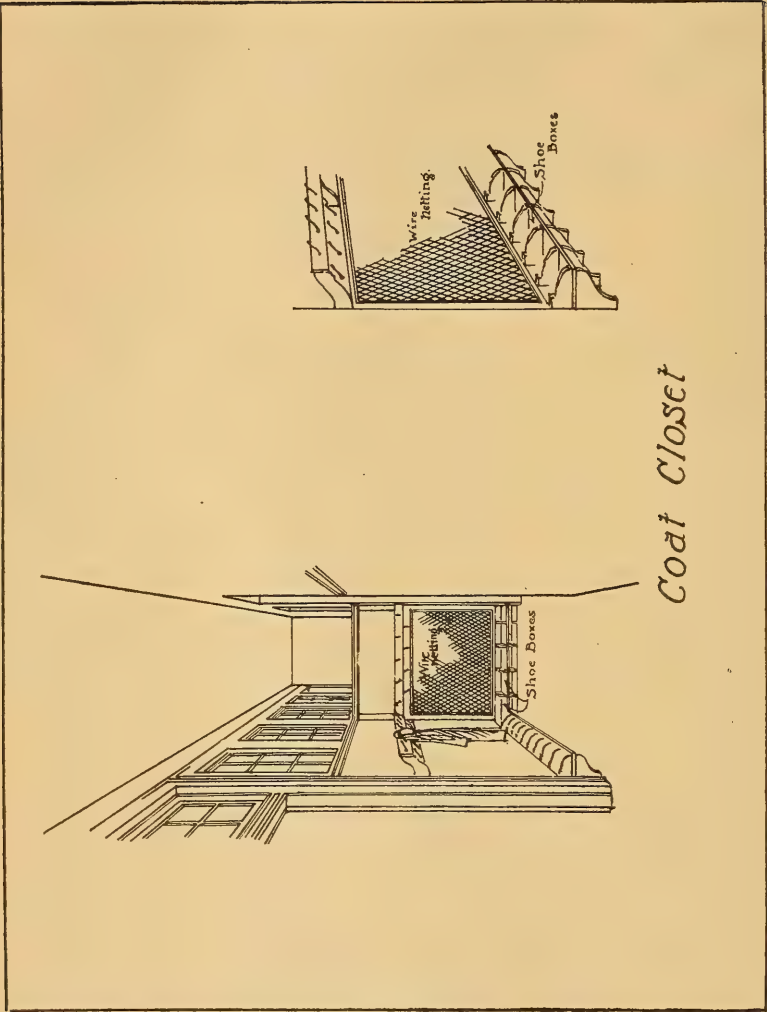
Building	Page	Coat-room in	Building	Page	Coat-room in
Middletown	171	basement	New London	167	corridor
New Britain	151	corridor	Meriden	163	"
Rockville	169	first floor	Old Lyme	149	"
West Saugatuck	148	entry	Bristol	160	"
Rowayton	152	each room	Bethel	165	"

See, also, plans on pages 195-206.

On page 190 is a plan of coat-room showing shoe boxes, wire netting, etc.



Note: The narrow spaces between the windows may be either tile, pictures glazed in, or wood panels.



Coat Closet

Class-rooms.—It is always best to have a schoolroom with a single teacher, but often the study-rooms are large and class-rooms for recitation are then a necessity. They should open directly into the study-room and should never be used for passageways.

In these rooms desks are not required, but settees or chairs with tablets must be furnished.

Wood-room.—Connected with all country schoolhouses there should be a convenient wood-room.

On the plans, pages 196 and 197, provision is made for wood-room.

Closets.—Wherever special means of cleansing, as water or hot air, are not available, there should be two out-buildings, one for boys and one for girls. These should be at a considerable distance, at least 20 feet, from the school building and from one another and separated by a fence. [See page 199.]

"Earth closets" utilize the deodorant and disinfecting properties of well-dried earth. Road dust, sawdust, or ashes are satisfactory. The adoption of these closets would save many a noisome and filthy building, while the cost would be little.

In cities where water is available there can be a system of bowls, urinals, drains, and sewers. Such a system should be carefully trapped. [See page 204.]

Dry closets connected with hot air are extensively used, and when properly placed are very effective.

Urinals should be separated by slate slabs and have a fairly broad but not deep trough. An automatic flush-tank which cleanses the urinals at frequent intervals is the best purifier. At least five places for each hundred boys are required.

Closets should not be placed in the basement under school-rooms. They should be in separate buildings and connected with the schoolhouse by a covered subway.

The walls of the closet should be of a glazed tile or brick.

The proper number of seats is one for every fifteen girls and one for every twenty-five boys. The seats should be proportionate to the children's size and the closets divided by partitions. It is needless to say that there should be separate provision for the sexes and for the teachers. See plans on pages 157, 159, 164, 166, 168, 199, 204.

Below will be found plan of closets.

Curtains.— There should be shades for all windows into which the sun shines. The best color for ordinary use is buff. Nothing can be better than a buff or gray curtain so hung that either the upper or lower half of windows, or both, may be shaded.

Transoms over the windows operated by levers can be used for ventilation, and with care are a good substitute for special ventilating apparatus.

Furniture.— In furnishing a schoolroom, the use to which the several pieces are to be put should determine their construction and arrangement. They should be adapted to the conditions of work and health. Seats for small children occupied by large children, desks so related to the seats that proper and healthy position is impossible, blackboards in primary rooms so high from the floor that children on tip-toe cannot reach them, or blackboards between windows are frequent illustrations of the ill-adaptedness of school furniture to its obvious purpose. Indeed, the only effect of much of the furniture is to retard work, to produce actual bodily suffering, and promote ill health and distortion of body.

Desks.— On page 283 are shown the different styles of desks found in our schools.

The old-fashioned, un-backed bench behind a long desk has departed.

Double desks have served a useful purpose and are now giving way to the single desk. The only possible objection to single desks is the expense.

Every child should have his own desk and chair.

Some of the essentials of good furniture are —

1. The height of the chair or seat must correspond with the length of the legs below the knees.
2. The seat may be horizontal or slightly curved.
3. The back of the seat should be formed of a lower convex and upper concave portion.
4. A desk for writing should have an inclination of about 15 degrees.
5. The desk should be fitted to the pupils at intervals,— say once a year.

Single desks should not be fastened to the floor, but to platforms or cleats.

6. A perpendicular line from the edge of the desk should project only slightly over the edge of the seat.

Single desks have many advantages: they are lighter to move for sweeping and cleaning; they lessen the interference of one pupil with another; they promote individual pride and interest in neatness and cleanliness of the desk; they fix untidiness and similar bad habits, and give opportunity for correction. Of all material aids to the teacher in managing a school, none equal the single desk.

Adjustable desks have become deservedly popular. They will not, however, work automatically, and will not be successful until teachers watch and regulate the adjustment.

For kindergartens and primary schools there should be flat tables and movable chairs, and not desks.

Ink-wells and a groove to retain the pen or pencil are necessary. For older children the desk with a lid is the best. For younger children a desk with shelf can be used.

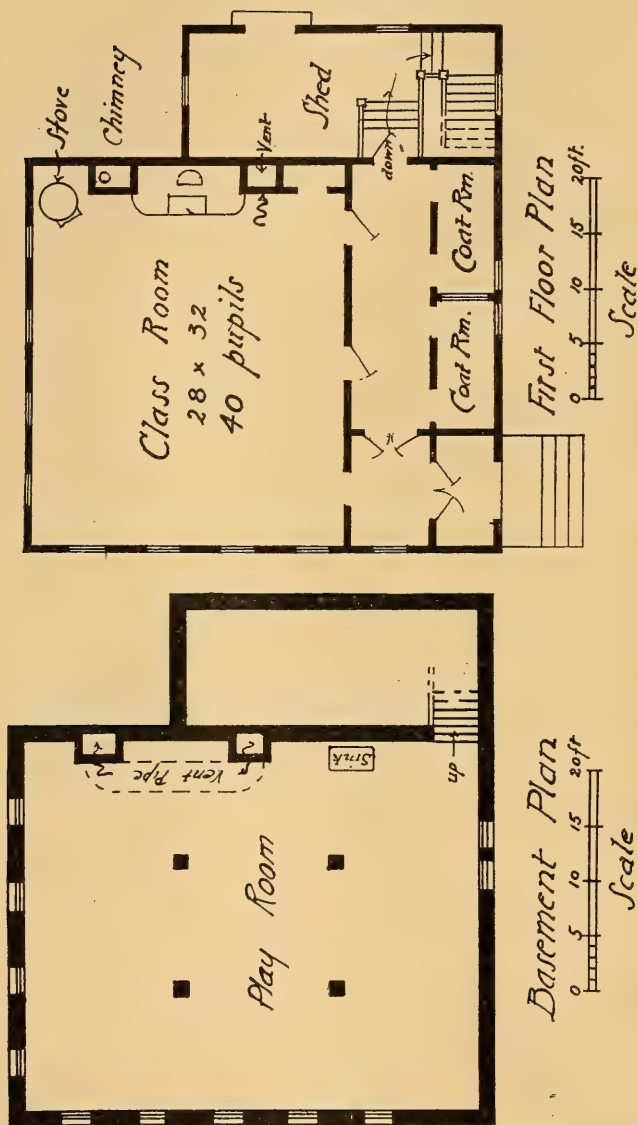
Blackboards.—Blackboards are of doubtful value in a schoolroom, if we consider the effect upon the eyes. Schoolrooms are lined with blackboards because they are useful for school purposes. If the room be thoroughly lighted, there is little objection to blackboards opposite to windows. Blackboards should never be placed between windows, and should not present a shiny or dazzling surface.

The practice so common, and, in some respects, so useful, of putting lessons on the board to be copied, may prove very injurious. The constant and abrupt change of distance from blackboard to paper on the desk is trying to the eyes.

Clocks.—There should be in every schoolroom a clock and not a loud ticking one. It is well to put it out of ordinary reach. In cities electric time is the best.

The plans on pages 195 to 211 will furnish suggestions as to planning and construction of buildings.

	Page.
One room, basement,	196
first floor,	196
Two rooms,	197
Three rooms,	198
Four rooms, basement,	199
first floor,	200
second floor,	201
Five rooms, first floor,	202
second floor,	203
Six rooms, basement,	204
first floor,	205
second floor,	206
Cases for books,	207
Physical and chemical laboratory,	208
Primary and grammar school,	209
High school,	210
Laboratory and gymnasium,	211



First Floor Plan

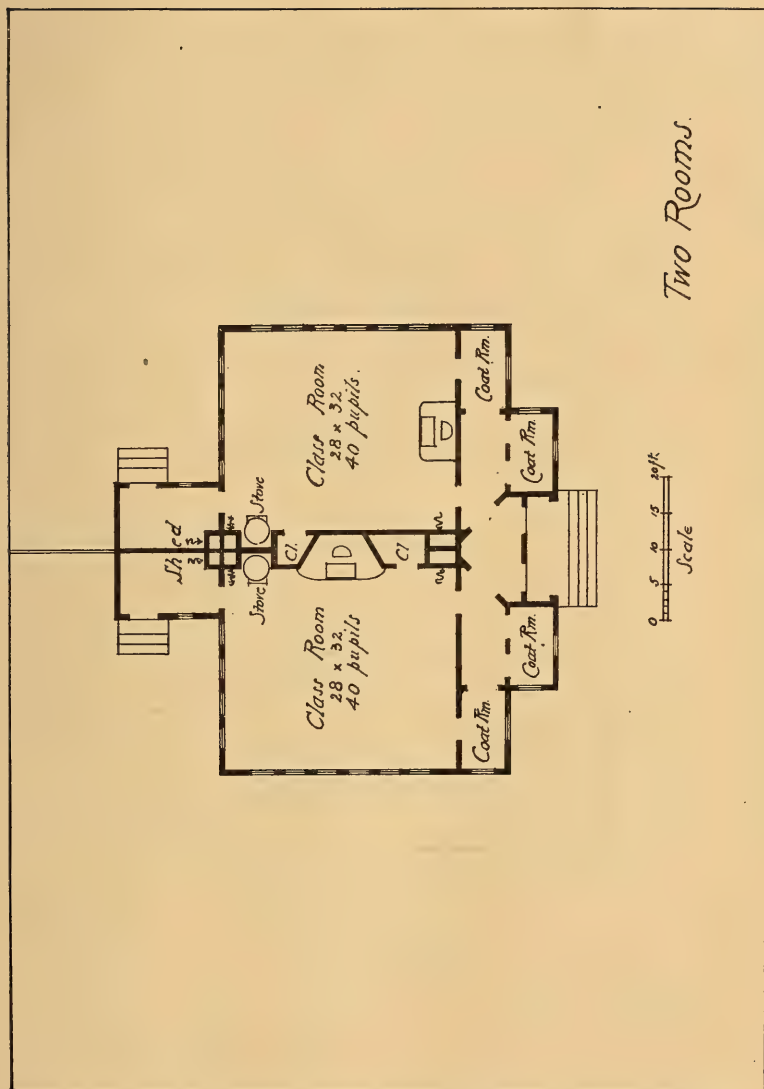
Scale

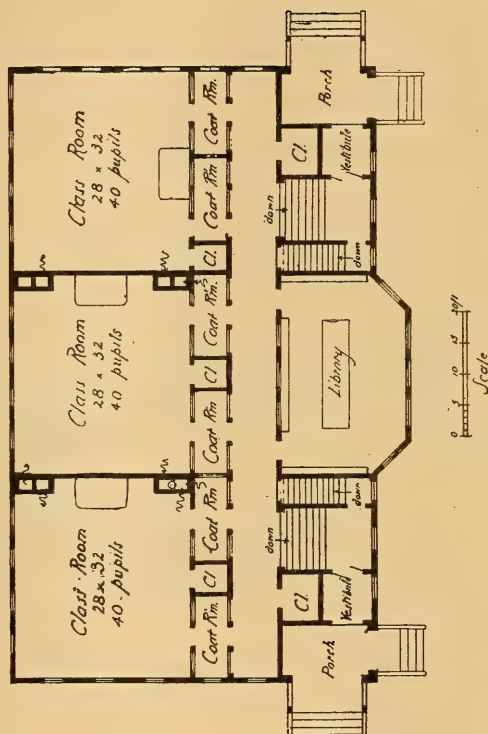
One Room

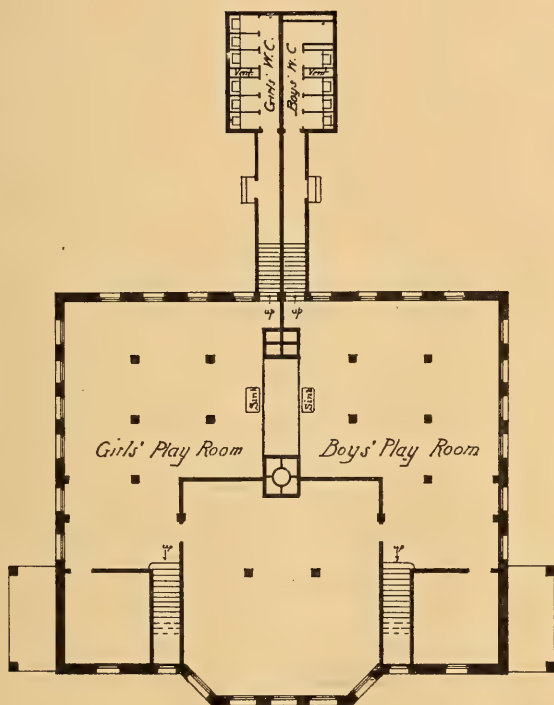
Basement Plan

Scale

One Room

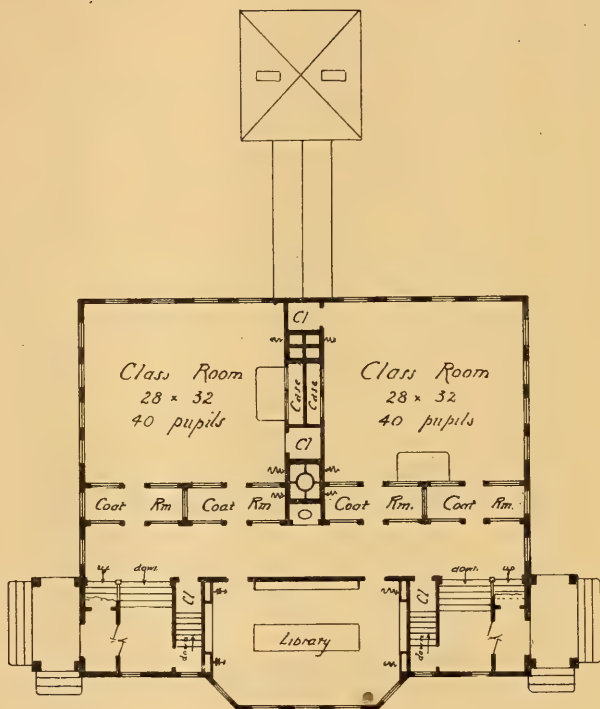


*Three Rooms*



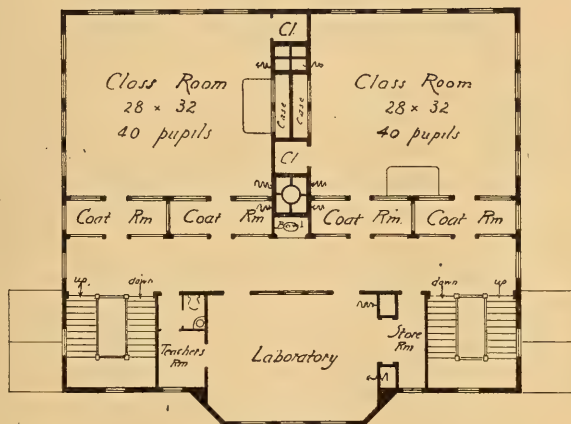
Basement Plan
0 3 10 20 ft.
Scale

Four Rooms

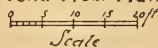


First Floor Plan
 0 5 10 15 feet
 Scale

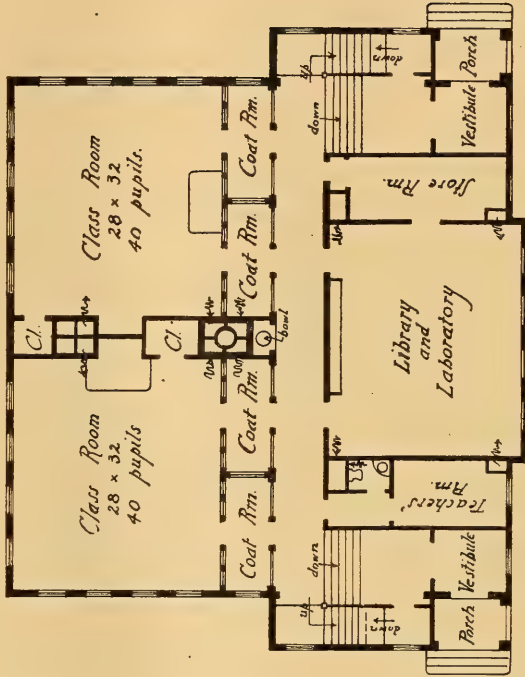
Four Rooms



Second Floor Plan



Four Rooms

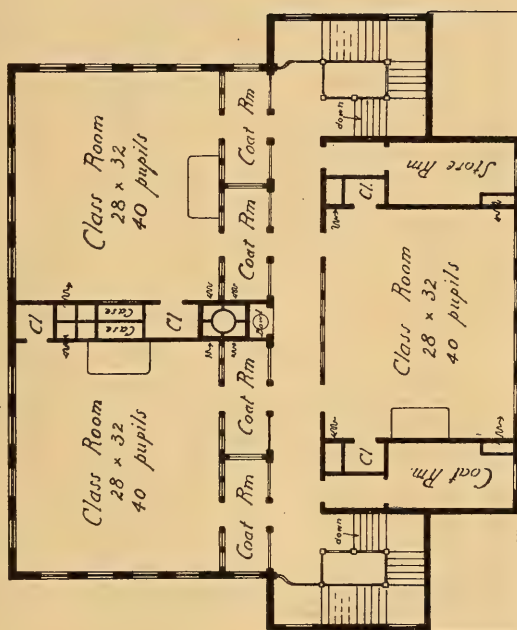


First Floor Plan

Scale

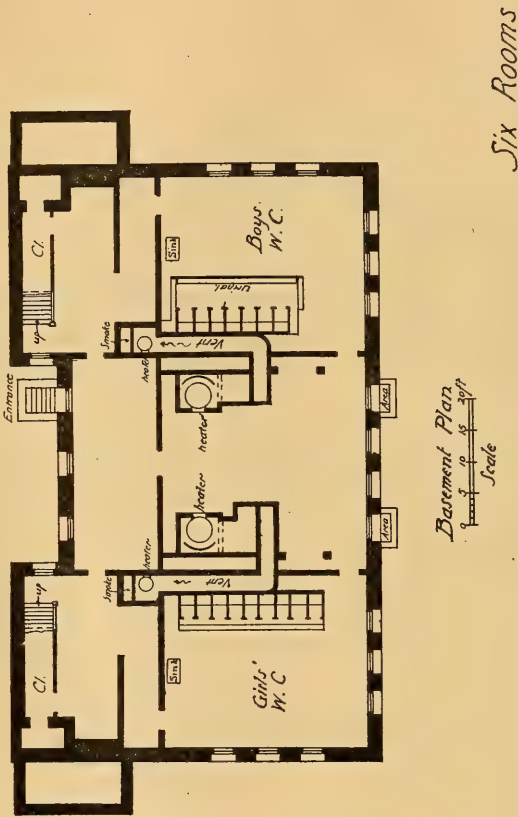
0 5 10 15 20 ft

Five Rooms



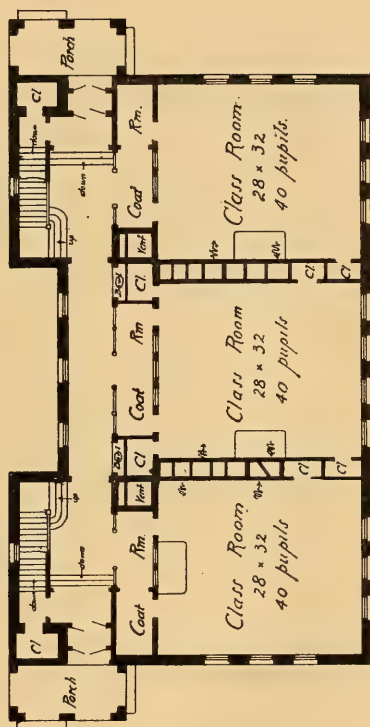
Second Floor Plan
 0 5 10 15 20 ft
 Scale

Five Rooms



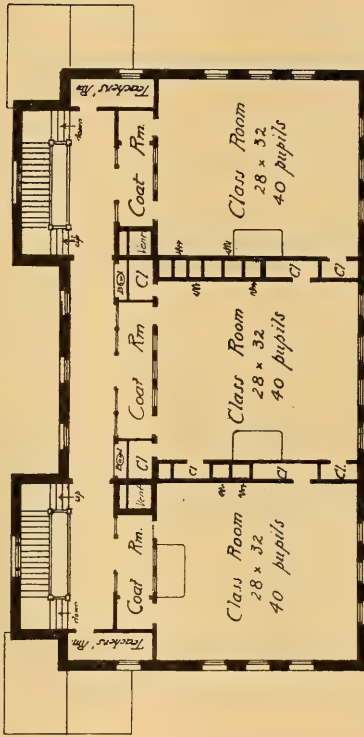
Basement Plan
Scale

Six Rooms



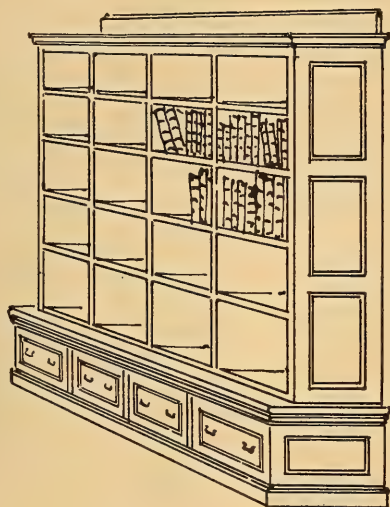
First Floor Plan
 30 ft
 Scale

Six Rooms



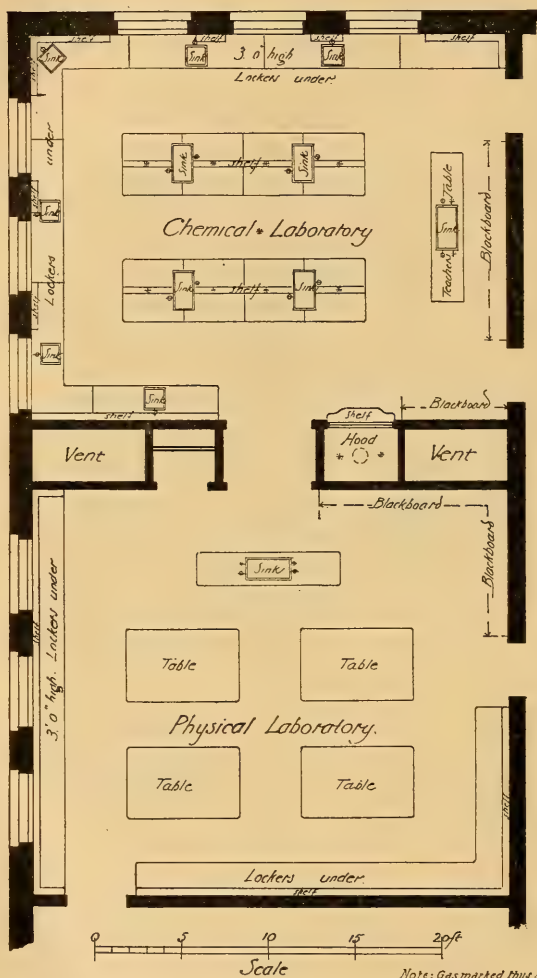
Second Floor Plan
Scale
0 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

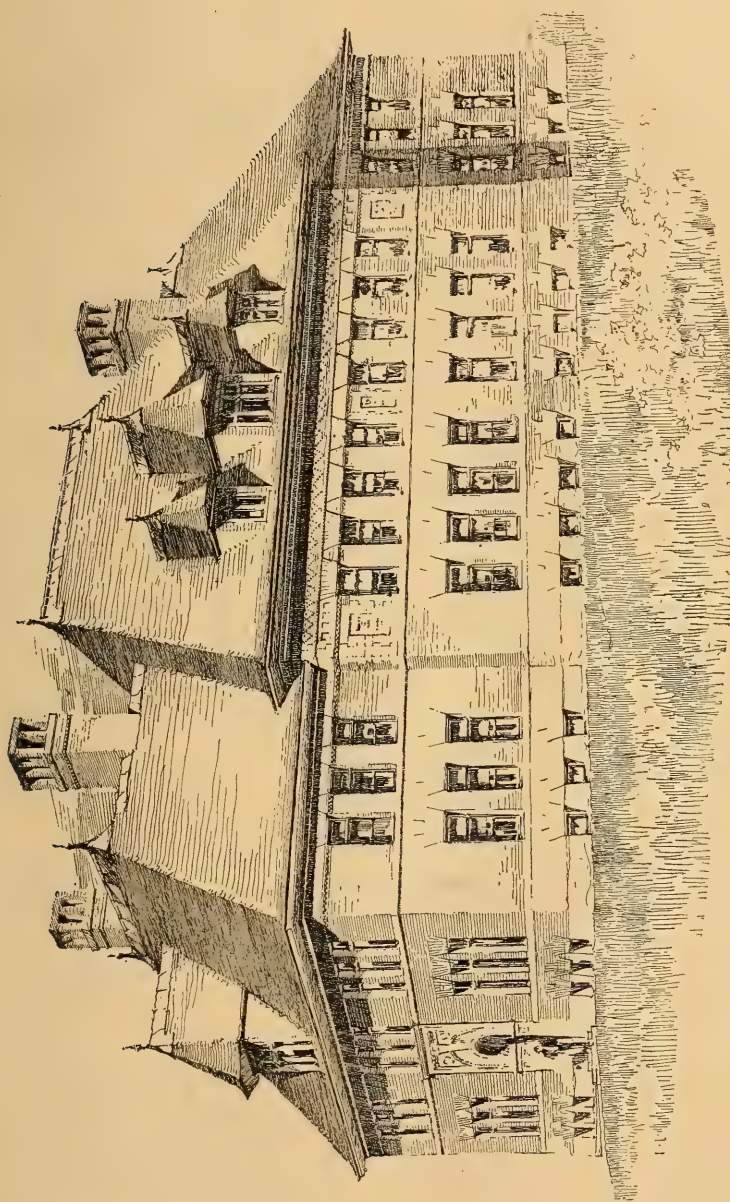
Six Rooms



Cases for Books
5'-6" high

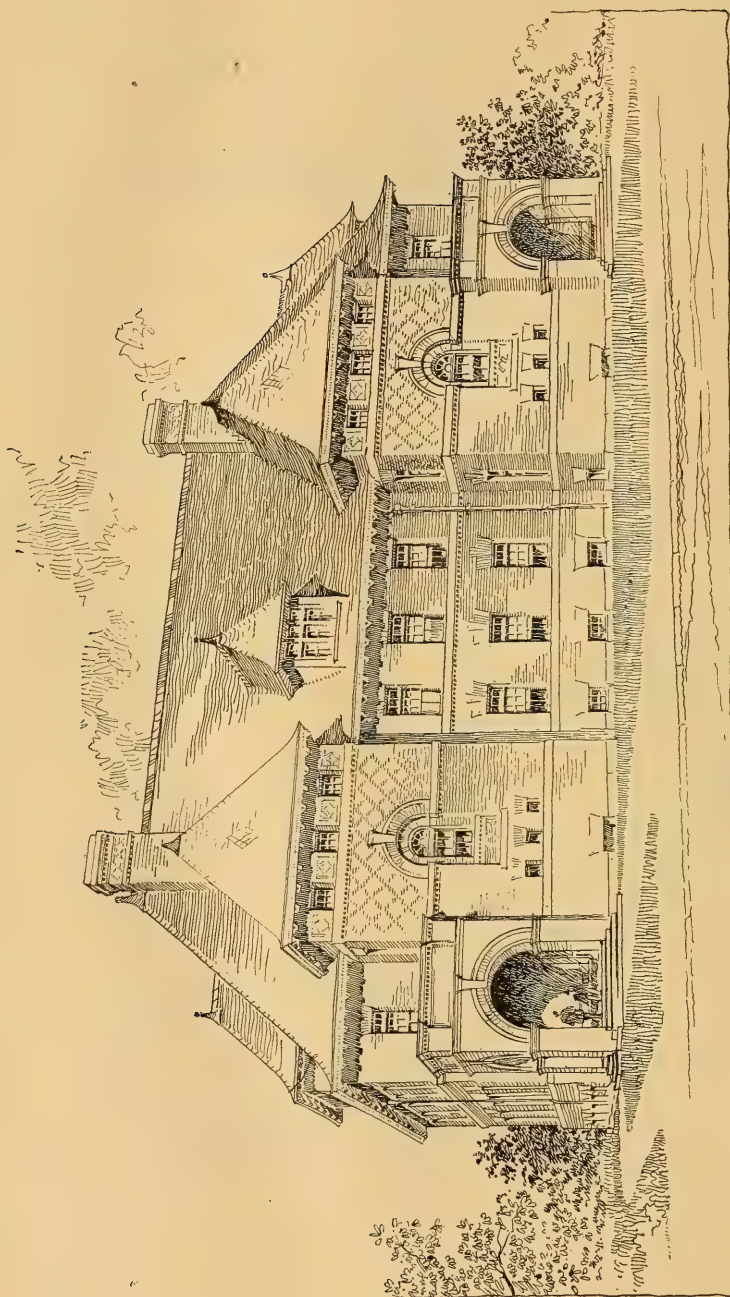
*Plans of a Physical.
and of a Chemical. Laboratory.*





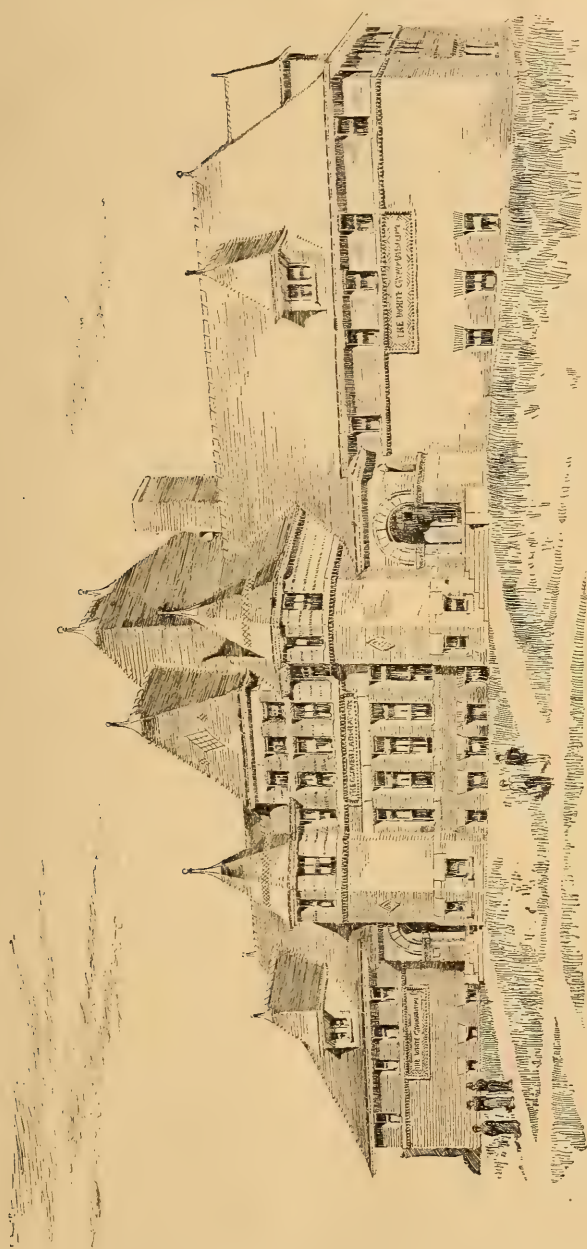
PRIMARY AND GRAMMAR SCHOOL

Hartwell, Richardson & Driver, Architects, Boston, Mass.



HIGH SCHOOL BUILDING

Hartnell, Richardson & Driver, Architects, Boston, Mass.



LABORATORY AND GYMNASIUM

Hartwell, Richardson & Driver, Architects, Boston, Mass.

HEATING AND VENTILATION

The following suggestions are designed to assist committees in planning and teachers in securing healthy school-rooms. The whole has been revised by and has the approval of Professor S. H. Woodbridge of the Massachusetts School of Technology :

Air. — Pure air contains the following ingredients:

Oxygen, 209.6 per 1,000 volumes.

Nitrogen, 790 per 1,000 volumes.

Carbonic acid gas, .4 per 1,000 volumes.

Ammonia, a trace.

Ozone, a trace.

Generally variable quantities of watery vapor and a trace of organic matter are found.

Impure Air. — Impoverishment and impurities of the air may be caused —

1. By the withdrawal of oxygen.
2. By an accumulation of carbonic acid.
3. By organic matter given off by living animals.
4. By dust.
5. By living organisms.

1. The oxygen of the air is absolutely essential to the activity of animals and even to the continuance of all forms of life. As air is inhaled and its oxygen passes through the lungs into the blood, the oxygen is taken up by the living tissue which it oxydizes and which forms carbonic acid gas. When air is exhaled it is deprived of a part of the oxygen, the place of which is taken by carbonic acid gas. Pure air contains twenty and nine-tenths parts per hundred oxygen; when exhaled from the lungs it contains sixteen and two-tenths parts per hundred.

2. Not only has the oxygen diminished, but the carbonic acid has increased from four parts in 10,000 to 430 parts in 10,000. Whenever the amount of carbonic acid exceeds the amount found in pure air (4 in 10,000), by 2 parts in 10,000, the vitiation of the air is appreciable by sensitive persons. The increase over the normal amount given above is certain proof of the impurity of the air.

3. The organic matter which is given off by the skin and lungs of living animals is made up of small particles detached from the skin and mouth and partly of vapor given off from

the lungs in expiration, and through the pores of the skin in transpiration. It has a fetid smell which will not vanish with the appearance of pure air. It floats in the air, and is carried from one person to another. In a room where the air is perfectly pure at the beginning, the smell of organic matter is perceptible when the carbonic acid has reached an increment of three parts in ten thousand and may be very strong where the addition rises to six, the intensity of the odor depending in part on the amount of moisture present. There are in the schoolroom not only the impurities which result from respiration and the activity of the skin in healthy persons, but also the exhalations resulting from unhealthy stomachs, decaying teeth, dirty clothing, and uncleanly persons.

4. Various kinds of dust and living organisms are found in the air. The latter, for the most part, settle out of quiet air and are lodged on the floor and other surfaces ready to be again floated whenever disturbed and whipped into the air.

While these noxious and dangerous elements are constantly produced and are active, there are compensating agencies at work. The air currents dilute and remove the impure accumulations and the diffusion of gases diminishes the destructive activity of poisonous substances. We have then to offset the contaminating process by bringing into special activity these purifying agencies. Air to be pure enough for human use in places where vitiation is rapid must be frequently changed. In schoolrooms where many are gathered, the vitiating process is rapid; the purifying agencies should be correspondingly efficient.

Out of doors an active diffusion of gases goes on diluting the poisonous substances produced, and the winds widely disperse them. In a closed room nature's remedy for bad air is artificially limited in its operation. The greater the number of persons breathing the air of any room, and the more effectively the room is closed, the more rapid will be the vitiation of the air and the more serious the injury to the persons living there, unless we artificially compensate for the artificial evils we have created.

Air space for each scholar.—A sufficient quantity of air must be introduced and discharged without draughts or sudden changes of temperature.

If the cubic space for each scholar be small, the air must be artificially changed frequently. The amount of air required per hour by each child in a state of comparative rest, is 2,000 cubic feet, [older children require 2,500, and adults about 3,000.] If the space per child in a schoolroom be one hundred cubic feet, the air must be changed twenty times an hour in order to maintain the above standard. If there be one thousand cubic feet per child, only two changes per hour are necessary.

Thus a room $32 \times 28 \times 11$, contains 9,856 cubic feet of air. If there be ten children in the room the air should be changed two times an hour. If there be thirty, the air should be changed six times an hour, or once in ten minutes. If there be forty, the air must be changed eight times an hour, or once in seven to eight minutes.

But if, as is often the case, fifty scholars are crowded into such a room, the air would be vitiated in five or six minutes, and it is hardly possible to safely keep it pure. Certainly there would be danger of draughts as a very rapid movement of air would be required. If, then, each child can have three hundred cubic feet of space or, as rooms average, sixteen feet of square surface on the floor, the room will be ventilated if the air be changed every ten minutes.

In ordinary school-rooms it is the number of occupants that determines the amount of air required. The size of the room is important only as determining the rate of air change and the consequent rapidity of air change within the room.

Moisture.—Moisture in the air has much to do with comfort and with the sensation of heat. A temperature of sixty-five degrees in a moist atmosphere will seem as warm as seventy degrees in a dry atmosphere. Where stoves must be used with the inevitable “burning” and drying of the air, basins of water should be placed on the stove or in the room to supply the necessary humidity.

Heat.—The question of heat is intimately related to that of ventilation, and will be further considered in connection with that topic.

To maintain healthy warmth of body, it is necessary to reduce the rate of the body's loss of heat by warming the surrounding air by external methods. The question of

artificial warming becomes important in connection with schoolrooms, where large numbers of children must assemble.

The temperature necessary for health varies with individuals, and is influenced by age, state of health, exercise, season, climate, food, drink, and other conditions. A young healthy adult ought to be entirely comfortable at sixty-eight degrees, while elderly persons require for comfort a temperature of seventy to seventy-five degrees.

Children require warmer temperature than adults, and when they are inactive, as in the schoolroom, must have a steady and uniform and rather high temperature. It is always difficult to fix the temperature to satisfy the conditions of fifty to sixty persons, but the average requirements can be met. Probably a temperature of sixty-eight to seventy degrees is as near right as can be attained.

Heat is transmitted in three ways, and the apparatus by which it is generated will illustrate the methods of transmission.

Radiation. — The most obvious means of securing heat by radiation is the fireplace. The merit of an open, bright fire cannot be questioned. The peculiar glow and comfort which it produces is a delightful experience. It also has sanitary advantages, since it warms the body and objects in the room without heating the air. It thus attains the perfection of artificial warming, coolness of the air, together with sufficient warmth radiating on the body from the fire and the walls and objects in the room.

It would add to the cheerfulness and doubtless to the health of children if there were always a fireplace in connection with other adequate means of heating and ventilating. 12,000 to 20,000 cubic feet of air pass up a heated fireplace flue, 8×17 , in an hour, to that extent effectively changing and purifying the air. It is, however, impossible to depend solely upon this means of heating or of ventilating an ordinary schoolroom, because,

1. The heat is unequally distributed. This is noticeable on a cold day, when the face is scorched and the back cold.

2. There are currents of air along the floor to supply the place of the air which is rushing up the chimney.

3. There is need of constant attention.
4. Most of the heat is wasted, and the expense is correspondingly large.

Convection. This is the usual method of producing and transmitting heat by stoves, heated pipe, or other surfaces which are heated directly or otherwise by fires.

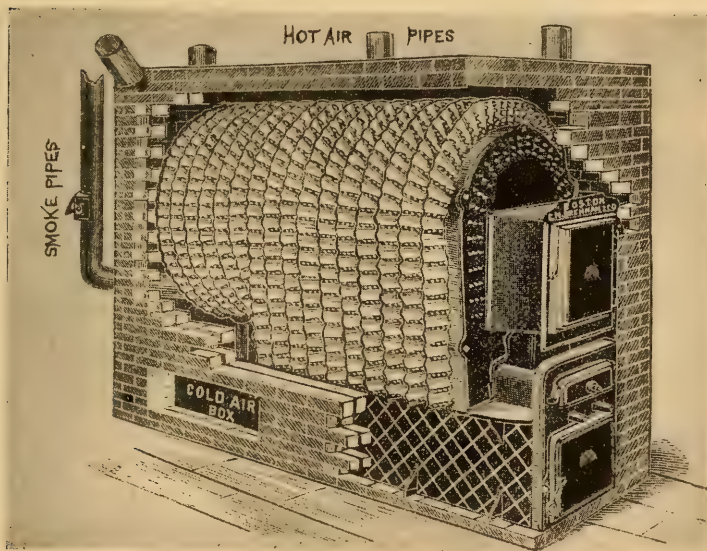
Stoves.—Heat is developed by combustion in a closed chamber, surrounded by a jacket shell in contact with the hot combustion gases on one side and with the air of the room to be warmed on the other. Stoves must be used in small schoolrooms, either wood or coal being used as fuel. They may be good or bad as the laws of ventilation and health in managing them are observed or violated. They are generally means of drying and vitiating the air, as well as of heating it, and thus add to the unwholesome condition of the room. Some of the requirements which make a stove tolerable are,

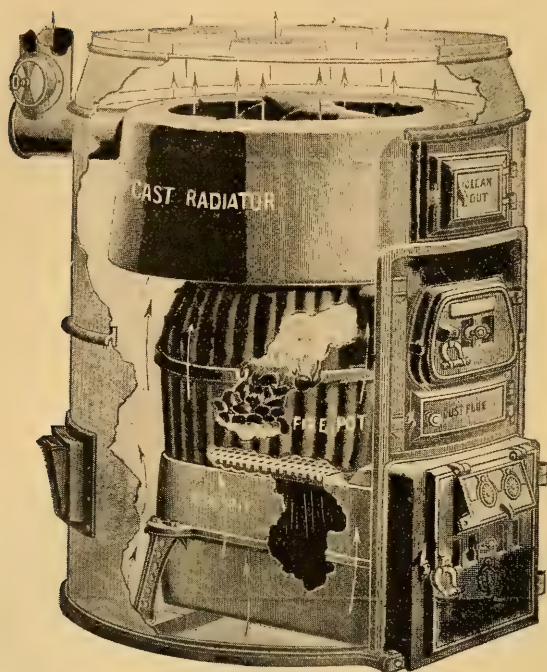
1. A fire-brick lining which is always in contact with the fire. This will prevent superheating of the metal and "air burning."
2. There should always be a large radiating surface, so that it will not be necessary to overheat a small surface. Overheating makes the air dry and unfit for respiration, and causes a peculiar smell owing to the charring of minute particles of organic matter.
3. Stoves should never be placed in a schoolroom except in connection with some efficient means of ventilation. See pages 195, 196, and 222.
4. The pipe should be long, so as to reduce the heat sent into the chimney.
5. The dampers should never be so used as to become the means of discharging the gases of combustion into the room.
6. The stoves should be surrounded by jackets or screens, to prevent uncomfortable radiation and to furnish means of effectively warming inflowing air. If care be taken, stoves can be used which will not be entirely objectionable. But stoves like the common box stove, which is not large and is without lining, made to be heated hot and then to cool, are unsanitary and should be entirely discarded.

Hot Air Furnaces.—These are not much better than stoves unless there is some provision for ventilation. They are open to the same objection as heated stoves. The coal gas is likely to escape and to be diffused. Often the only air which is distributed is cellar air.

Furnaces are not worth consideration unless pure as well as warm air can be introduced into the rooms. If used, there should be a very large amount of radiating surface in proportion to the fire-box. As small a ratio as 1 to 25 of radiating surface is not uncommon. A ratio of 1 to 100 is as much better as it is rare.

The following are furnaces illustrating the proper relation of fire-box to radiating surface :





Steam Heating.— By this method of distributing heat, water is converted into steam in a boiler situated in the basement or cellar. The steam is then conveyed to different parts of the building by means of pipes. The pipes in the several rooms radiate heat and warm the air by convection currents.

This method, like the use of stoves, is objectionable if dependence for pure air is placed upon what can get into the room through leaky doors and windows. The warming can be accomplished, but the ventilation will not be secured. The advantage of steam is that heat can be carried to a great distance and distributed, and that the heating surfaces do not become intensely hot, as in the case of stoves and furnaces.

There are three methods of heating by steam.

1. *Direct Radiation.* The steam-pipes are hung upon the wall or set in stacks in the room. They warm the air just as do stoves when simple heat is wanted. The advantage is that there is a large radiating surface, and it may be kept at a moderate temperature.

2. *Indirect Radiation.* The pipes are not placed in the schoolroom, but in a chamber, generally in the lower part of the building, from which ducts open into the room to be warmed. This is better than direct radiation because the incoming air, if pure, must displace an equal amount of air in the room. This method does not, however, insure the proper distribution of the air, under all conditions of wind and weather. The openings into the rooms must be so situated as to secure warmth and fresh air in all parts of the room. The system of indirect heating, by itself, has often failed to accomplish this.

3. *Direct-indirect.* The pipes or other heated surfaces are placed either within or without a screen in the room to be warmed, and the outside air is admitted in such manner as to cause its passage over the heated surface before entrance into the room. This method is less reliable than that just described for the reason that it is more affected by wind action and has no heated flue to induce and strengthen air flow.

Ventilation. — The object of ventilation is two-fold.

1. To remove particles of organic matter and dust in the air, and gases and vapors thrown upon it.

2. To supply the air needed to take the place of that removed. The result will be to artificially restore that change of air about a breathing person which we have artificially prevented by shutting him up in a close room.

The theory of ventilation is that air is a gas having weight and density. The movement of air is due to inequality of pressure. This inequality of pressure may be due to heat, which causes the molecules of air to separate more widely from each other the higher the temperature and to make the air specifically lighter, so that the heavier air, falling to the earth, tends to push the lighter portion up; or it may be due to some external force, such as a fan, which sets the air in motion.

The former method of producing ventilating currents may be called the *gravity* method, and the latter the *mechanical* method.

There are three factors which act in natural ventilation, viz.: *diffusion of the air, the wind, and inequality of temperature.*

Diffusion.—Ventilation produced by diffusion is entirely inadequate for schoolrooms. It goes on between the inner and outer air when there is a decided contrast in the temperature. The cracks and holes, and even the materials of which buildings are constructed, are the channels. This is dependent upon the different densities of the air inside and out.

The Wind.—The wind passing through a room where there are open doors and windows is a perfect ventilating agent. Air moving so slowly as to be almost imperceptible may in passing through an otherwise enclosed space change the air five or six times a minute. The wind can thus be utilized; or, by aspiration it may create an upward draft by blowing across the top of a chimney or air-shaft. This is the speediest way of removing impurities from a room, and unless there are other means of ventilation of an efficient type the wind ought to be brought into service. At least, the doors and windows can be opened at intermissions.

Windows as Ventilators.—Windows are inlets or outlets, according to circumstances. The same window may be an inlet and outlet at the same time, producing currents and draughts.

When there is little air in motion, and the temperature is agreeable, open windows afford a means of ventilation. But this is not the emergency for which provision must be made. Windows should be constructed so as to extend nearly to the top of the room, and with an upper part in the form of a transom, which will fall with the slope upward so as to direct the entering air to the ceiling. The stream of cold air which presses in if the room be aired on the windward side glides along the ceiling, and, before falling to the floor, becomes warm by mixing with the upper and warmer air of the room. If the windows are so arranged on opposite sides of the room, the perflating force of the wind will have full scope. There may be louvres in the middle section of the upper sash.

The force of the wind may be broken by fastening a piece of board to the bottom sash, so that the opening between the two sashes in the middle will admit the fresh air. A small frame covered with cheesecloth or flannel and inserted when the windows are raised is an effective protection.

The use of windows as ventilators requires great care and attention on the part of the teacher to prevent draughts and the undue cooling of the air.

The Inequality of Pressure Caused by Heat.—Air, when heated, expands and becomes lighter than cooler air. The cooler air has a tendency to fall and to push the lighter air up. Heated air rises, not from any inherent capacity to rise, but because it is pushed up by the heavier air taking its place. It is often assumed that heated air will rise, and that if an opening be made at the top of the room the heated air will escape. This will not take place unless an equivalent amount of air enters at the same time to push it out.

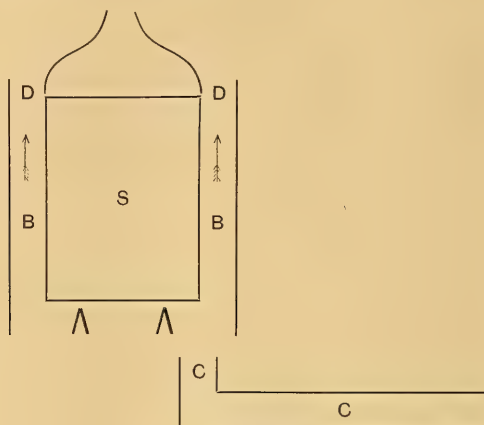
The use of stoves.—The best type of stove has been mentioned. (See page 216.) If such a stove be heated, the entering air, striking upon the external surface of the stove, will be warmed, and ventilation, to an extent depending upon the quantity of air admitted, will be secured. The stove heats the air, which expands; if outlet flues are provided, and are effective, the outer air will enter at all possible apertures. If no suitable inlet is provided the air will enter at cracks, windows, and doors, and through the walls themselves. This, however, will always be quite inadequate and may mean the entrance of very foul and impure air from cellars and the ground. It is also likely to produce chilly currents across the floor.

The windows, as has been suggested, may be used in connection with the stove. If the stove can be in the middle of the room, and the windows open at bottom and top on two sides of the room, the air will be likely, if the wind does not blow, to enter at the bottom on both sides and to go out at the top openings. This will secure a movement of air and some ventilation. If there be windows one side only, the stove should be put near a window. If then this window be open at the bottom, and other windows at the top, there will be a supply of pure air and some ventilation, the entering air being warmed by the stove. A far better way is to jacket the stove and to conduct air to it from a window or a specially provided opening.

There are, however, several very inexpensive and quite

efficient methods of securing a supply of outdoor air. Into the jacket surrounding the stove the air from out of doors can be brought by a duct under the floor.

The following cut will illustrate this :



For this purpose a wood stove can be used, although a cylinder coal stove is better. It will be seen that as the stove (S) becomes heated, the air between the jacket and stove (B B) is heated and expands. The air in the duct (C C) rushes in to supply the place, and, being warmed, finds an outlet into the room at D D.

We see, then, that stoves can be utilized to some degree for warming and ventilation. They can be easily understood, can be managed and adjusted without great care and scientific knowledge. In small schoolhouses in the country they are nearly the only means of warming, and if suitable distributing and ventilating devices which may also be simple and inexpensive are provided and used these rooms can be warmed and fairly ventilated, *i. e.*, the air can be changed and injurious gaseous vapor and organic matter carried off. There should always be dampers in the ducts, which introduce fresh air, and it is not safe to have ducts open into the cellars.

See plans on pages 196 and 197.

Furnaces are enlarged stoves placed in basement or cellar. These also vary in type and usually have portable or brick jackets over the fire pots and combustion chamber. These jackets can be connected by means of ducts with the outside air and the same expansion, warming, and flow of air ensues. The heated air is distributed by ducts leading from the space within the jacket into the rooms and ending in registers.

This method of heating a large schoolroom is never satisfactory. The supply of heated air cannot be regulated for the different rooms, and there is not and cannot be any certainty that the warm air will be properly distributed. Furnaces discharging directly into the schoolroom are not so surely efficient as a jacketed stove for each room. The chief advantage in their use is in reducing the number of fires and in freeing the floor space of the rooms.

When steam is used and *radiators are set in the room*, the general plan of bringing fresh air by windows to the radiators can be followed. If the radiators be placed near the wall a duct leading from the outside can introduce air to the radiator.

Steam heating with no ventilation is very prevalent. It possesses no advantage over stoves and furnaces, except perhaps the ease with which it is managed, and the lower temperature of the heating surfaces.

For school houses *hot water* may advantageously be substituted for steam. It possesses the great advantage of larger heating surface with lower temperature. While the initial expense is greater, there is economy of fuel — at least 10 to 15 per cent., — over steam.

We now come to ventilation not by doors and windows, but by means of *flues and chambers*, whose specific purpose is to introduce pure warm air and secure the discharge of vitiated air. The system also depends upon inequality of pressure, and the object is to change the air and remove all noxious organic and other matter.

The expanding power of heat can be used in ventilating chimneys or flues. The air in the chimney is lightened by heat, and the outside air comes in to push it upward. If the air in the room has connection with a chimney by an open-

ing, the heated, expanded, and rising air of the chimney will then cause a current which will draw in the air from the room. There are contrivances which, placed on the chimney, will bring into play or increase the aspirating power of the wind and thus accelerate the current which is carried by the heated air. They are of use only when the wind blows and when least needed.

If, then, air be brought in near the top of the room and the opening into the vent-flue be near the bottom a ventilating current of considerable utility may be caused. This current will vary greatly with the wind. Moreover, the drawing property of the heated air in the chimney will vary with the difference between the temperature of the air out of doors and the temperature in the chimney. When it is very cold outside and fairly warm inside the chimney there will be a strong current. But as the outside and inside temperatures approach one another, the current becomes less active, until in warm weather it is possible to reverse the direction of the current because the air in the chimney has a lower temperature than the outside air.

A modification of the principle is produced by placing near the bottom of a flue constructed for that purpose any heating apparatus, as steam coils, gas jets, lamp, stove, or fireplace. By this means a constant upward current is generated. The heat is equally distributed along the whole length of the flue, and the air loses none of its heat in passing out.

The practice advocated by some of reversing the usual direction of the air currents and causing the exit currents to go down into the basement through the fire or into the bottom of the chimney near the fire is certainly not a necessary and generally not the advisable method for producing ventilating currents in our climate.

Another variation of heating and ventilating methods consists in the heating air in large chambers and distributing it by flues and ducts to the rooms. The heating surface can be either furnace or steam coils, but there are decided advantages in the latter. The air from the hot air chamber meets a current of air from outside and the air which proceeds to the rooms is properly tempered. There are mixing valves sometimes working automatically which control the temperature of the air delivered into the rooms.

On pages 226-232 will be found a plan of chamber, flues, mixing damper, etc.

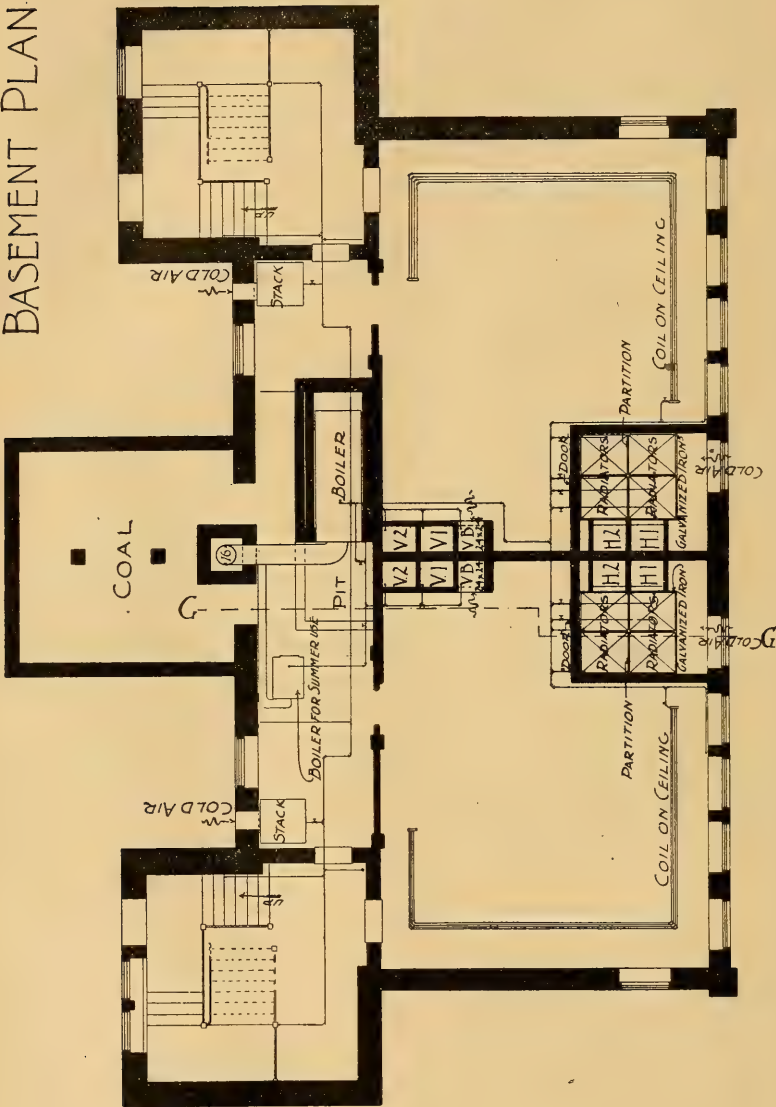
Mechanical means.—The ventilating current can be produced by using a plenum or an exhaust fan. The former takes the place which would be filled by a steady and constant pressure at the inlet by the wind were that obtainable.

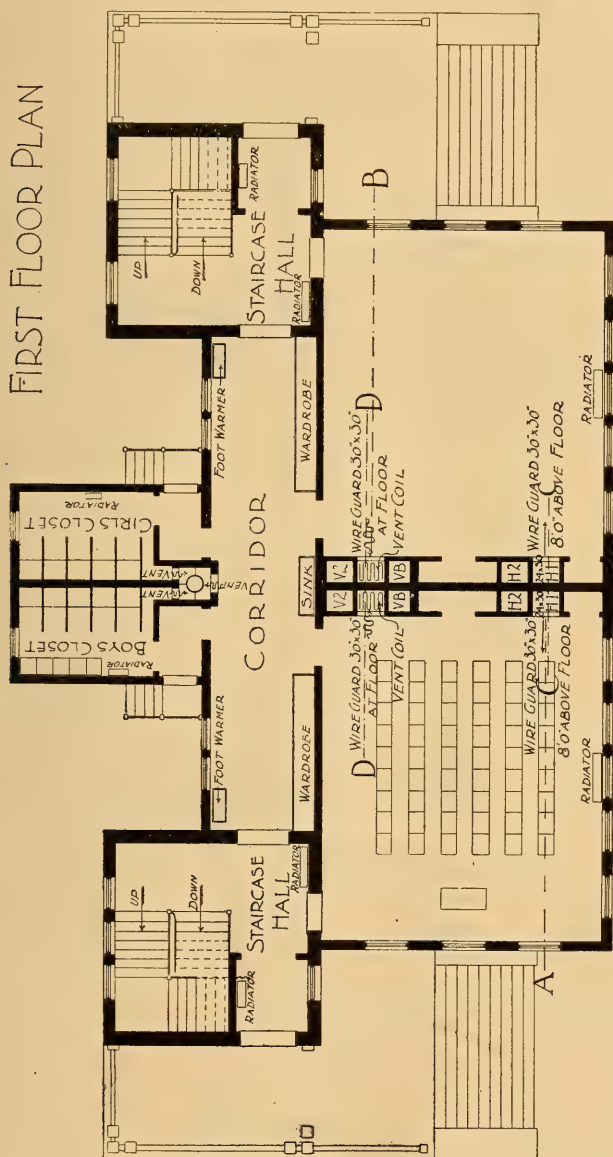
The exhaust fan properly proportioned and run always produces a vacuum which must be filled with incoming air. If there be sufficient inlets either accidental or connected with the warm air apparatus, there must be a constant supply of warm air and this air may be pure. The exhaust method secures part of its supply through provided inlets and the rest by inward leakage.

Instead of withdrawing the vitiated air from the rooms by placing the fan in the exit flue, the warm and pure air may be forced in by placing the fan in connection with the incoming supply. It causes all the leakage currents to be outward instead of inward and preserves the temperature and quality of the air from the impurities and changes of doors, windows, closets, etc.

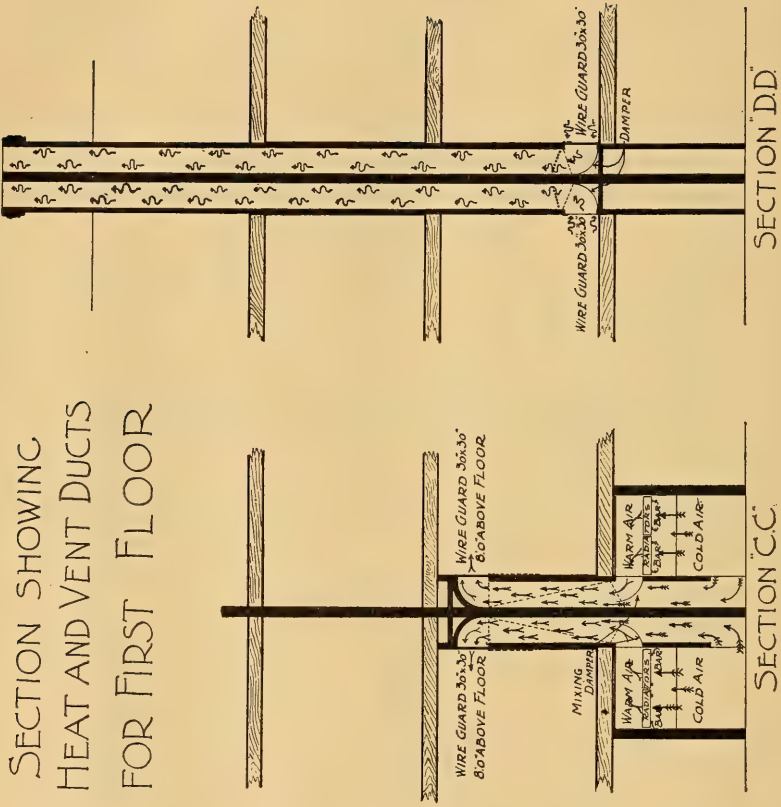
With the utmost care and the application of the utmost skill it is quite certain that it is not possible to meet the full necessities of schoolroom ventilation at all times by gravity system. To supply a large number of children with warmed pure air of the right temperature at all times has probably never been attained in a wholly satisfactory manner by any gravity process or by depending upon the inequality of pressure due to the heating and expanding of air. Rarely has any very high standard been continuously reached except by mechanical means.

BASEMENT PLAN

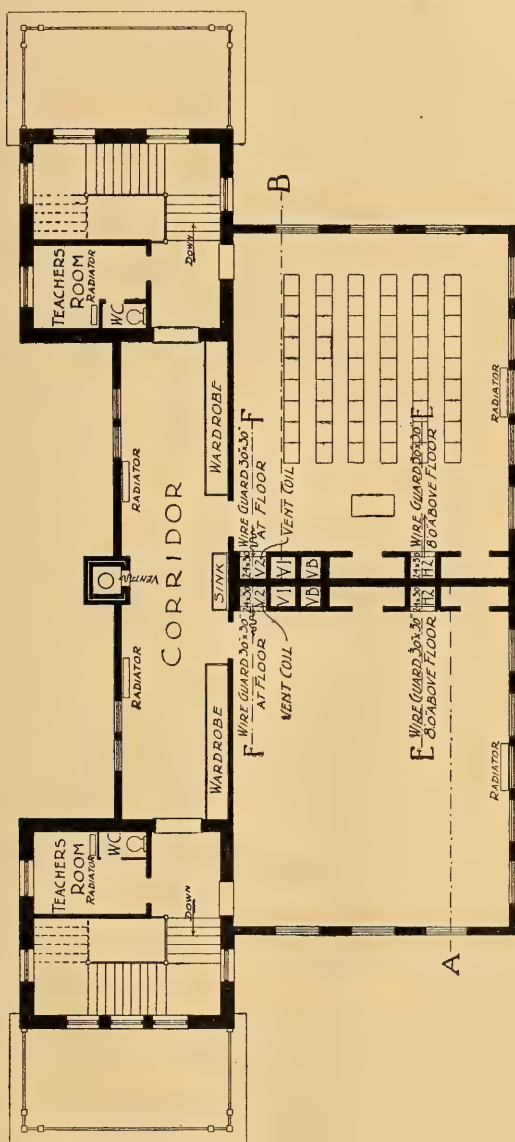




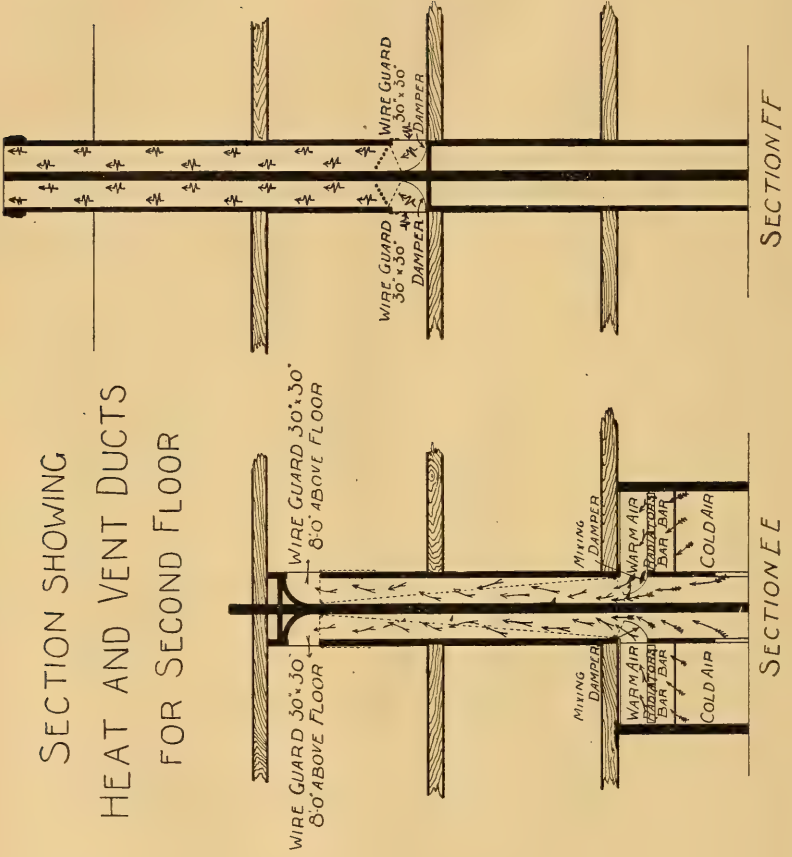
SECTION SHOWING
HEAT AND VENT DUCTS
FOR FIRST FLOOR

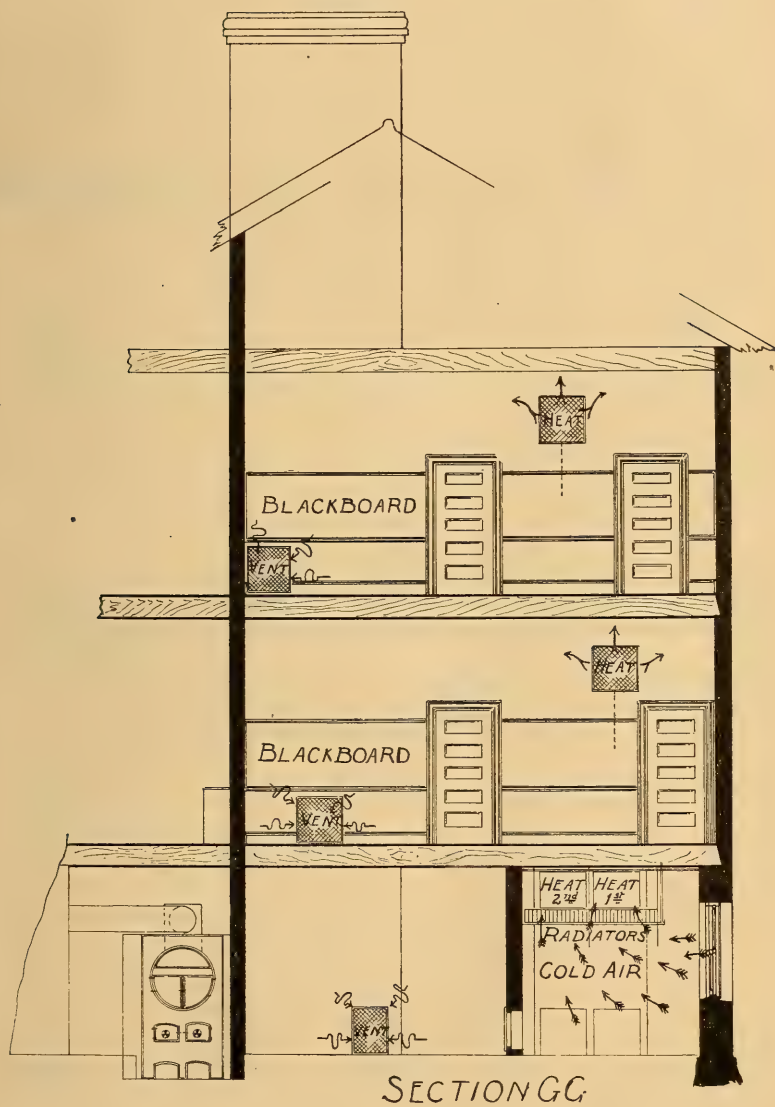


SECOND FLOOR PLAN

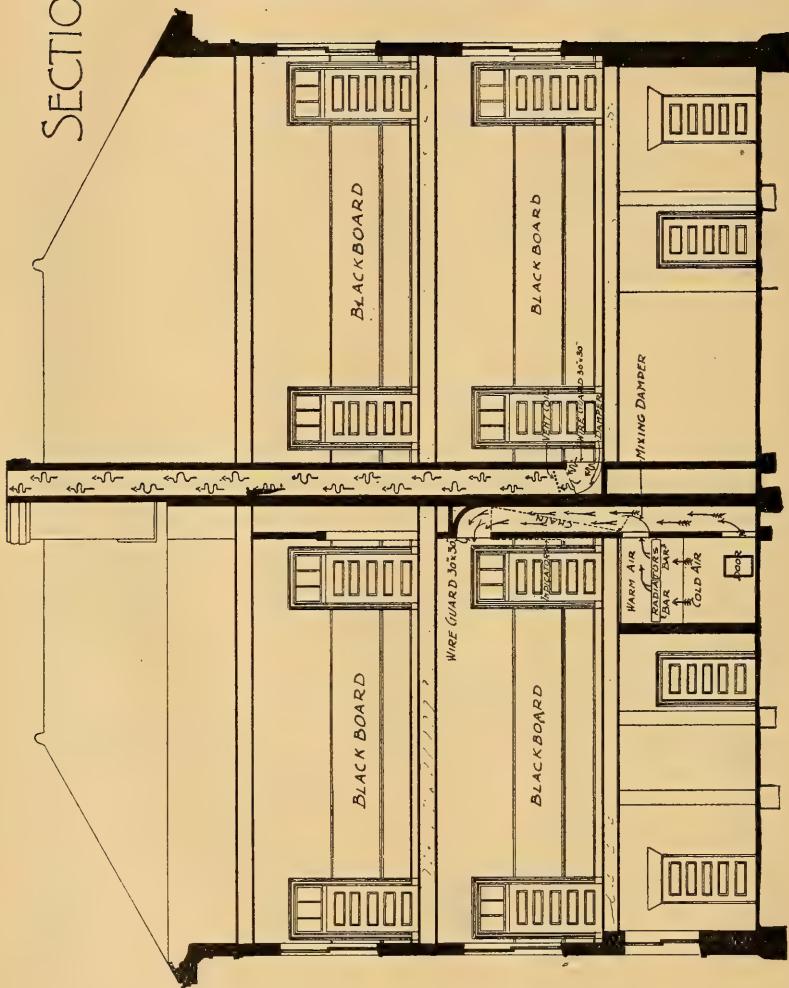


SECTION SHOWING
HEAT AND VENT DUCTS
FOR SECOND FLOOR





SECTION "AB"



WOMEN'S VOTING.

In 1887 the law was passed making women eligible to school offices. The returns show that there are now 78 women serving upon the boards of school visitors, boards of education, and town school committees, out of a total of 1,250. In the town of North Stonington all the school visitors are women. Eighteen have been elected district committees, out of a total of 1,500.

Women have invariably rendered efficient service in these positions. Men are elected to school offices for a variety of reasons, but women always because they are qualified. They are glad to give time and unselfish service to the schools. Their usefulness is conspicuous in their attention to the health of scholars and the sanitary arrangements of the buildings. They realize the necessity for careful, considerate, and thoughtful treatment of the young children. They are invariably quick to discern methods of improving the teaching, as well as the material surroundings of the school.

Eighty-nine per cent. of the teachers of this state are women. If we are justified in committing the teaching to them, we are justified in giving them a larger share of the supervision of schools.

The law permitting women to vote in all educational matters was passed in 1893. The number voting since the privilege was granted is as follows :

						Number Voting.
1893	.	.	.	.	.	4,471
1894	.	.	.	.	.	4,117
1895	.	.	.	.	.	1,865

These figures indicate that women are not anxious to vote on educational matters alone. If men were reluctantly permitted as a great favor to vote for agent of the town deposit fund, they would not swarm to the polls. The exciting interests of a State election are important and varied enough to allure 85 per cent. of the male voters to the polls. Women cannot be adjudged peculiarly lacking in interest because they are not found voting in large numbers on one question and one set of officers. Indeed, in many school districts in the state it is difficult to obtain

men enough to transact the business of the annual meeting and elect officers. In the largest district in the state school meetings have been held and large sums of money have been voted with less than a dozen interested men present.

The following table gives the number voting in 1895 :

Town.	Number of Women who Voted Octo- ber, 1895.	Town.	Number of Women who Voted Octo- ber, 1895.	Town.	Number of Women who Voted Octo- ber, 1895.
HARTFORD COUNTY.					
Hartford	320	Naugatuck	..	Greenwich	3
Avon	..	North Branford	..	Huntington	..
Berlin	..	North Haven	..	Monroe	..
Bloomfield	..	Orange	11	New Canaan	..
Bristol	13	Oxford	..	New Fairfield	..
Burlington	..	Prospect	..	Newtown	..
Canton	62	Seymour	1	Norwalk	14
East Granby	..	Southbury	7	Redding	..
East Hartford	5	Wallingford	5	Ridgefield	..
East Windsor	..	Waterbury	320	Sherman	..
Enfield	8	Wolcott	..	Stamford	9
Farmington	..	Woodbridge	2	Stratford	..
Glastonbury	23		—	Trumbull	..
Granby	..	26 towns	560	Weston	..
Hartland	..			Westport	..
Manchester	28	NEW LONDON COUNTY.		Wilton	..
Marlborough	..	New London	56		
New Britain	50	Norwich	47	23 towns	126
Newington	6	Bozrah	..		
Plainville	100	Colchester	2	WINDHAM COUNTY.	
Rocky Hill	27	East Lyme	50	Brooklyn	..
Simsbury	2	Franklin	1	Ashford	..
Southington	42	Griswold	..	Canterbury	8
South Windsor	..	Groton	..	Chaplin	..
Suffield	2	Lebanon	..	Eastford	2
West Hartford	4	Ledyard	..	Hampton	7
Wethersfield	5	Lisbon	..	Killingly	3
Windsor	9	Lyme	7	Plainfield	..
Windsor Locks	..	Montville	..	Pomfret	34
29 towns	706	North Stonington	..	Putnam	17
		Old Lyme	..	Scotland	15
		Preston	..	Sterling	..
		Salem	..	Thompson	3
		Sprague	6	Windham	59
		Stonington	..	Woodstock	..
		Voluntown	3		
		Waterford	..	715 towns	148
		21 towns	179		
NEW HAVEN COUNTY.					
New Haven	..	FAIRFIELD COUNTY.		Litchfield	8
Ansonia	..	Bridgeport	..	Barkhamsted	12
Beacon Falls	..	Danbury	100	Bethlehem	..
Bethany	3	Bethel	..	Bridgewater	..
Branford	..	Brookfield	..	Canaan	..
Cheshire	..	Darien	..	Colebrook	..
Derby	..	Easton	..	Cornwall	..
East Haven	3	Fairfield	..	Goshen	1
Guilford	4			Harwinton	..
Hamden	..				
Madison	7				
Meriden	197				
Middlebury	..				
Milford	..				

Town.	Number of Women who Voted Octo- ber, 1895.		Number of Women who Voted Octo- ber, 1895.		Number of Women who Voted Octo- ber, 1895.
		MIDDLESEX COUNTY.		TOLLAND COUNTY.	
Kent	..	Middletown	4	Tolland	..
Morris	..	Haddam	..	Andover	..
New Hartford	9	Chatham	8	Bolton	..
New Milford	..	Chester	9	Columbia	..
Norfolk	..	Clinton	..	Coventry	..
North Canaan	..	Cromwell	27	Ellington	6
Plymouth	5	Durham	..	Hebron	..
Roxbury	..	East Haddam	12	Mansfield	..
Salisbury	..	Essex	..	Somers	..
Sharon	:	Killingworth	..	Stafford	12
Thomaston	10	Middlefield	..	Union	..
Torrington	..	Old Saybrook	..	Vernon	19
Warren	..	Portland	..	Willington	..
Washington	3	Saybrook	..		
Watertown	1	Westbrook	..		
Winchester	..			13 towns	37
Woodbury	..				
		15 towns	60		
26 towns	49				

SUMMARY BY COUNTIES.

Counties.	Number of Women who Voted October, 1895.	Counties.	Number of Women who Voted October, 1895.
Hartford	706	Litchfield	49
New Haven	560	Middlesex	60
New London	179	Tolland	37
Fairfield	126		
Windham	148	The State	1,865

TOLLAND COUNTY

The examination of schools in Tolland County has been conducted by Mr. M. A. Warren. The buildings were inspected by Mr. E. C. Andrews. The facts relating to attendance and child labor were obtained by Messrs. Giles Potter, W. S. Simmons, and E. C. Andrews, and will be found on pages 20 and 26 of this report.

The result of the examination is given in detail in the tables on pages 300-400.

The following table gives the number of children present when the agent visited the schools. The arrangement is by ages :

Children of Different Ages

TABLE I

	4	5	6	7	8	9	10	11	12	13	14	15	16 and over	Total
Tolland.....	4	8	18	18	13	17	17	17	11	10	13	6	4	156
Andover.....	0	3	2	3	2	3	0	4	5	4	2	1	0	29
Bolton.....	0	1	3	1	7	4	6	2	6	9	4	1	0	44
Columbia.....	7	10	9	10	6	10	10	3	11	7	5	1	1	99
Coventry.....	6	13	17	28	17	26	31	14	28	23	21	7	2	233
Ellington.....	2	8	22	13	16	23	18	13	22	12	9	8	5	171
Hebron.....	5	3	8	20	12	9	15	7	13	8	6	2	0	108
Mansfield.....	1	8	13	23	20	24	20	21	24	20	9	9	5	197
Somers.....	5	10	15	9	20	15	14	23	22	12	8	9	1	163
Stafford.....	9	35	49	50	49	34	61	40	55	43	17	11	0	453
Union.....	0	2	4	3	5	2	7	4	8	3	6	3	1	48
Vernon.....	13	48	112	133	96	117	102	105	106	93	37	19	9	990
Willington.....	4	6	7	18	16	10	14	8	17	8	1	3	1	113
Total.....	56	155	279	329	279	294	315	268	320	256	140	84	29	2,804

The per cent. which each age constitutes of the whole number will be shown by the following table :

TABLE II

Age	Number	Per cent
Four years	56	2
Five "	155	5
Six "	279	9
Seven "	329	11
Eight "	279	9
Nine "	294	10
Ten "	315	11
Eleven "	268	9
Twelve "	320	11
Thirteen "	256	9
Fourteen "	140	4
Fifteen "	84	3
Sixteen years and over	29	1

Sixty-one per cent. of these children were of the compulsory school age, *i. e.*, between 8 and 13.*

Most children begin to attend when they are five. The number attending at six and seven respectively is equal to the average for the compulsory years. This suggests that the provisions of the compulsory law might with advantage be extended to these years so as to secure regular attendance.

The most important suggestion of these figures is that the teaching should be adapted to children of five and six. They are then most eager and apt to learn, and justly deserve particular attention.

The following table shows the preparation of teachers :

Education of Teachers

TABLE III

	EDUCATION		Common School Course	TRAINING		State Certifi- cate
	HIGH SCHOOL OR ACADEMY COURSE			NORMAL SCHOOL COURSE		
	Complete	Partial		Complete	Partial	
Tolland.....	3	4	3	0	0	0
Andover.....	0	1	0	0	1	0
Bolton.....	1	1	2	1	1	1
Columbia.....	0	4	4	0	0	0
Coventry.....	0	6	6	2	3	2
Ellington.....	3	4	4	2	2	2
Hebron.....	3	4	1	1	0	1
Mansfield.....	2	4	8	2	5	3
Somers.....	3	6	2	1	1	0
Stafford.....	7	8	8	4	1	2
Union.....	1	2	2	0	0	0
Vernon.....	17	13	4	8	3	3
Willington.....	1	5	3	0	1	0
Total.....	37	66	48	20	19	14

READING

An endeavor was made to ascertain how many children had been taught to read. The simple test is described by the examiner, Mr. M. A. Warren.

Each child was separately tested as to his ability to read at sight. In some cases, notably in the case of very young chil-

* The age limit of compulsory attendance has been raised to 14.

dren, the teacher's estimate of the child's ability was taken. The test required was reasonable; it consisted, with very few exceptions, of reading matter from a reader of the same number in the series as that the child was using.

There were present on the days of visits 2,800 pupils. One thousand seven hundred and eighty-one, or 64 per cent., could read at sight; 1,019, or 36 per cent., were unable to read.

Referring to the tables in Part iii of each town report children are unable to read in the several towns as follows:

TABLE IV

	Whole Number tested	UNABLE TO READ						ABLE TO READ			
		Whole Number	5 years old	6 years old	7 years old	8 years old	No. over 8	5 years old	6 years old	7 years old	8 years old
Tolland.....	156	72	12	17	16	9	18	0	1	2	4
Andover.....	29	12	3	2	2	2	3	0	0	1	0
Bolton.....	44	16	1	3	1	5	6	0	0	0	2
Columbia.....	99	51	11	9	7	6	18	0	0	3	0
Coventry.....	233	109	18	17	23	9	42	1	0	5	8
Ellington.....	171	68	10	22	12	8	16	0	0	1	4
Hebron.....	108	46	8	6	13	8	11	0	2	7	4
Mansfield.....	197	64	9	9	20	10	16	0	4	3	10
Somers.....	163	71	15	14	7	12	23	0	1	2	8
Stafford.....	449	189	41	42	35	28	43	1	7	14	18
Union.....	48	13	2	4	2	1	4	0	0	1	4
Vernon.....	990	263	56	74	67	30	36	5	41	62	66
Willington.....	113	45	10	6	16	4	9	0	1	2	12

From this it appears that nearly all children of 5 and 6, most children of 7, and more than half of the children at 8 cannot read. About a quarter of those who cannot read are over 8.

The fundamental subject of reading evidently presents difficulties which the methods of teaching employed do not overcome. Very many children who are said to have learned to read, proceed uncertainly as if feeling their way. Words which they can use in their common speech, they pronounce in reading with hesitation and timidity.

They also soon acquire an aversion to reading because they are entirely unable to read readily stories which they comprehend and enjoy when read to them. Finding no pleasure in the reading they can undertake, they look upon all reading as wearisome and dull.

This is due to want of practice in reading. How these children, many coming from homes where books are few and

reading unusual, are to get practice, it is difficult to see unless the school teaches them to read and supplies the books.

There is also a question as to the age at which children can readily learn to read. The testimony of teachers is that children of six years and over can be so instructed as to read all books suited to their capacity. The child who cannot read at seven is behind, and every child who waits until he is eight has been neglected.

Reading can be hastened in the case of every child by a good method of teaching. The methods used are thus described by Mr. Warren.

Out of ninety-four teachers asked the question as to what method they used in reading, seventy use the alphabet method, or some modification of it, and the rest with some doubt are given the credit of using the word, or the word-and-sentence method. See Part vii of each town report for detailed information. The character of the method is a pretty fair test of the advancement of the teacher. The alphabet method of teaching beginners to read has, for what has seemed good reasons, in our best schools, for many years been discarded. In its place has come the sentence method, the word method, or the word-and-sentence method. If to these methods we add some help in phonics we are doing the best we know for the child.

The evidence is that most of the teachers in these schools are retarding the scholars by a defective and discredited method.

Being without a good method, the teachers make the children "study the reading lesson." This method of acquiring the art of reading was thus noted by Mr. Warren:

If any one practice be well established, it is the practice of "studying" the reading lesson. Let this incident, taken from an ungraded school in the county, be given in illustration. Teacher, severely, "What did you call that word when you read it over?" Child evidently did not call it. Teacher, still severely, "Well, when you come to a word you can't pronounce, I want you to raise your hand." The purpose of raising the hand, it should be explained to the uninitiated is that the teacher, no matter what he is doing, may pause, nod to the child, who proceeds to spell the word which the teacher promptly pronounces.

It is plain that little children cannot learn to read by "studying" the reading lesson. Compulsory study of the unmeaning

reading lesson must result not only in dog-eared books, but in false notions of study. The oftener the little child is called for instruction, therefore, the better for him. Four times daily is none too many. Six or even eight times would be better. Averaging the whole county we find that the first reader classes are called about three times, the second reader twice, the third reader about two times daily.

If the teachers have a good method, do we find the material? Can a child in these schools learn to read by reading? In most of the schools there is nothing to read.

On this point, Mr. Warren says:

The child comes to know his reading-book by heart. To continue longer to use it, is plainly of no benefit. Hence we find good teachers demanding, and wise boards granting, additional reading matter. Such readers can be furnished by the town. The town in Tolland County most worthy of mention in this connection is Ellington, which takes care that each child is furnished with some supplementary reading matter. Vernon furnishes free text-books. No other town furnishes a book; Willington lost the vote by a majority of one or two. Whether he have supplementary readers was asked of every teacher. The answers are recorded in Part vii of each town report. Many good teachers are trying to do something to provide fresh reading matter. Observe the introduction of *Black Beauty*, *Youth's Companion*, *Uncle Tom's Cabin*. It is doubtful whether advantageous class use can be made of such books, however good they may be for silent reading. The town ought to furnish supplementary reading books, and not allow teachers to attempt to furnish them.

The following table shows the reading and other text-books prescribed for the towns of the County by the School Visitors:

The books which the children must read in school show that the matter is not interesting enough to keep their attention. What child is interested in such stuff as this?

I dug a pit.
See the pit I dug.
I hid a tin can in the pit.
Let me dig up the tin can.

Evidently the painstaking author of the foregoing "story" had five words which he must use, *dug*, *pit*, *hid*, *tin*, *can*. These are combined for the youthful mind.

Run, big dog. Rats! Rats!
The cat runs for rats.
It is not fun for big dogs.
But big dogs run at cats.

Can the kid skip?
The kid cannot skip.
The kid is tin.

Is this valuable enough to become a permanent possession of any child's mind? Books of such material are worse than no reading at all, for they take away the appetite and they afford no nourishment. Literature is available for beginners. The Mother Goose Rhymes, Little Red Riding Hood, Jack the Giant Killer, and Robinson Crusoe, have stood the test of generations of English-speaking children; they will be known and loved long after "I see a cat" and "Here is a kid" are the epitaphs of buried folly. In poetry and fiction, in history, in biography, it is possible to have children always read great authors, authors whom they will love in old age because they were the delight of youth. This good literature — and the world is full of it — can be read and reread. The children will read to themselves for the very pleasure of reading a story, for every child likes a wholesome story.

Schools are remiss, too, if they do not lay before children standard English poetry. Children's poetry should have real beauties of expression and feeling, and these beauties should be such as the children's hearts and minds can lay hold of. The selections should be short so that the center of beauty and interest will be in the selection read.

Are the children guided in their reading? On this point Mr. Warren says:

That question was asked of every teacher whose pupils could read. Sometimes it was asked twice or thrice in different connections.

To most teachers it came as a surprise. That most, or many, teachers on second thought, recognized its legitimacy was made evident not only from their cordial answers but from the fact that so many are making attempts, more or less worthy, to discharge this obligation. For, if we heartily grant that a good, bookful home and wise, leisureful parents are many times the better guide for the child, there remains the question what is to become of the great majority.

What is done to guide the reading of the children will be best understood by consulting the answers of teachers as given in Part vii of each town report. Below an attempt is made to tabulate those answers. Care has been taken to weigh each reply and it is believed that the table may be relied upon as containing approximately a fair statement of the work doing.

TABLE VI

Town.	Number Asked.	Doing Little or Nothing.	Doing Something.	Doing all they can.
Tolland,	10	10	0	0
Andover,	1	0	1	0
Bolton,	4	3	0	1
Columbia,	8	7	1	0
Coventry,	12	8	3	1
Ellington,	11	9	1	1
Hebron,	7	4	2	1
Mansfield,	14	10	4	0
Somers,	11	2	9	0
Stafford,	20	12	4	4
Union,	6	6	0	0
Vernon,	31	8	23	0
Willington,	9	9	0	0
Total,	144	88	48	8

The books which the children had read were made the subject of particular inquiry.

The following are representative lists:

WILLINGTON, DISTRICT NO. 1

<i>Boy 12</i>	Uncle Johns Extravegant Wife
This boy had read	Bessies Sieres
The Cricket on the hearth	<i>Girl 12</i>
guy Harrise	Uncle Toms cabin
uncle toms Cabin	Tower of the world in 8 days
<i>Girl 12</i>	<i>Girl 10</i>
Pilgrams Progress	Uncle Toms Cabin
Little men	Sunday School Books
Evangeline	Adventures of Bashful Bachel-
Bible	dor.

TOLLAND, DISTRICT NO. 2

Girl 15

Uncke Toms cabin
 Widder Doodles love affair
 Young Girls Wooing
 Black Beauty
 Scarlet Letters

Girl 14

first Reader
 Secon Reader
 Third Reader
 Fourth Reader
 Fifth Reader

In this district (No. 2) twelve pupils wrote. The papers of the two oldest pupils are given above. These two papers are representative of all except one. That one is a girl of eleven, who wrote the names of five good books. In this school were found a small number of good books, bought through the efforts of a former teacher, and apparently unused. The teacher inquired, however, with much apparent interest how he could use them.

WILLINGTON, DISTRICT NO. 5

Girl 12

bible
 Robinson Crusoe
 Swiss family Robinson
 My little Sister

in the dark conent
 Paul levere ride
 Cherdens ride

Boy 12

Robinson Crusoe

Boy 13

Robinson Crusoe
 the red ribbon
 Two tails

WILLINGTON, DISTRICT NO. 6

Girl 15

Jack and the Beanstalk
 Blue Beard
 Robinson Crusoe

Girl 12

babes in the Wood
 Jack and the Bean Stalk
 The robin series
 Christmas eve
 The Deans Daughter
 Willie Riley
 Uncle Toms Cabin

Girl 12

Robinson Crusoe
 Forget me not Stories
 Blue beard
 The seven ducks
 Uncle Tom's Cabin
 Teasing Tom Shackspeare
 (She thinks she has also read
 some books about Shaks-
 peare.)

Girl 12

Robison Crusoe
 Jack and the Bean stalk
 Jill and Tot
 Flower of Paradise

WILLINGTON, DISTRICT No. 7

Boy 13

Robinson Crusoe
 (This boy, being questioned,
 said he had no time to
 read. When he gets home
 he is obliged to go to work.
 It is a pity he cannot read
 in school. There are no
 books in this school.)

Boy 13

Bible
 Black Beauty
 Pecks Bad Boy
 The Dash Away Boy
 Youths Companion
 Harpers Young People
 Buffalo Bill
 The Life of Charles H. Spur-
 geon
 The Life of James Garfield
 The Life of Geo. Washington

Boy 11

youse Compain
 Mother goose
 Six reader

Boy 11

Aesops fables

Robinson Crousoe

Robin Hood

Jolly playmates

Buffalo Bill wild west

Chatterbox

Boy 10

franklens first and third reader
 american histories stories voul 2

Boy 9

Robinson Crusoe

Blue Beard

Youth's Companion

Buffalo Bill

Boy 10

story of the gospel
 the Bible
 the youth companion
 the Animals story
 the story of cat and dogs
 the fourth reader
 second reader
 the third reader
 Roberson Crusoe

Boy 10

Books from the libery

WILLINGTON, DISTRICT No. 9

Girl 16

Little Women
 Little Men
 Jo's Boys and How they turned
 out
 Old Fashioned Girl
 Spinning Wheel Stories
 Eight Cousins
 Under the Lilacs
 Elsie Lee
 Mables Stepmother
 While Lucy Kept House
 Life of John A. Logan
 Life of Garfield
 Life of Nathan Hale
 Decatur and Somers
 Bible Stories
 History of England. Dickens
 Freshmen and Senior
 Three Freshmen
 A Noble Girl Hood

Young American Abroad in
 Italy, France, Scotland and
 Germany.

Girl 15

Undle Tom's Cabin
 Lillians Step-mother
 Mables Step-mother
 Rosa's Wish
 Was I right
 Black Beauty
 Rip-Van Winkle
 The Legend of Sleepy Hollow
 The Squares Daughter
 The Five Little Peppers
 The six Little Rebels
 Phebe Skiddys Theology
 The Gabled Farm
 nobodys Boy

Boy 13

Stories of Industry
 Black Beauty

Aesops Fables
 Rip Van Winkle
 The Youths Companion
 Uncle Toms Cabins
 Robison Crusoe

Boy 13

The Youse Companion
 Black Beauty
 Rip Van Winkle
 Esops of Fables
 The wild west

Boy 13

Robinson Cruso
 Grims Fairy Tales
 Six Little Rebels
 Johny the Railroad Boy
 Nobodys Boy
 Swiss Family of Robinson
 In the time of Peril

Boy 12

Physiology

TOLLAND, DISTRICT NO. 1

Boy 14

The Broken Vial
 The Caecourt Mystery
 The Yellow mask
 Old San
 In the Toils
 Jesse James and The Youngt
 Bros
 Sherlock Holmes
 The Old Detective

Boy 14

Bible
 4 Reader
 1 Reader
 2 Reader
 3 Reader
 histry U S
 old 5 Reader

Boy 14

Bible
 1 Reader
 2 "
 3 "
 4 "

Girl 13

How Margery helped
 Robinson Crusoe
 Pilgrim progress

Stories of Industries
 Aesops Fabels
 Fourth reader
 Black Beauty
 The youth Companion
 Robison Crusoe
 Johnny the railroad Boy

Girl 11

Little men
 little weman
 Rip Van-Winkle
 old stone house
 five little peperys
 nobody-boy
 Third reader
 Chris and his woamful lamp
 Sleepy hollow
 Second reader
 River side second reader
 Primer
 Garfield

The Bible

Cross patch
 Aunt biefy

Boy 13

Robinson Crusoe
 fairy tailes
 tinder box
 old witch Moll

Girl 12

little women
 little men
 Jessie James'
 Bible pictures

Girl 12

first Reader
 the second R—
 the third R—
 the forth R—
 Jessies work
 Uncle toms cabbin

Boy 11

the lader club
 th of Goe Washinton
 How the Billy went it in the
 world

Girl 11

Gathered lambs

Mr. Warren says :

The older children were asked to name the books they had read. Such lists, while they can never be exhaustive, are quite instructive. If the list includes such titles as "Peck's Bad Boy" and "Nick Carter," and the teacher acknowledges that he makes no effort to guide the reading of his pupils, the teacher has exerted no influence. On the contrary, if there be a good school library, and the lists of titles returned be almost wholly the names of books in that library, as in Ellington, No. 3, there is evidence of the usefulness of libraries. Or once again, as is the case in Columbia, if the school across the street from the excellent free library, though returning some blank sheets, gives an average of eighteen books per pupil while a school a few miles away, composed of bright pupils, returns an average of one-half book per pupil, there is farther evidence of the utility of such libraries.

Guidance to good reading is best accomplished by indirect contact out of school hours. There is a certain part of the work, however, which is better done when class enthusiasm comes in to aid. The work referred to is the study of literature and the biography of authors. Several teachers were found doing this phase of work. Due credit will be given them under their special town reports. One such teacher was asked to write out a description of class work of this character. That description so fully explains how to do such work that permission is asked to insert it entire.

I have forwarded you a copy of our programme, of the sketch of Longfellow's life, of the original poem, also a paraphrase of "The Famine" and of "Miles Standish." These papers have been copied by the children especially for you, and need not be returned. We wish you might have seen and heard what we did on that eventful day.

At the beginning of the new year my class of forty-two pupils began a study of Longfellow with the intention of continuing work on this one author until the anniversary of his birthday, February 27th. At that time we were to have a "Longfellow Afternoon." The boys and girls were thoroughly interested. Each one prepared carefully from dictation a lengthy sketch of the poet's life, collecting all available pictures of the poet, of his home, or those illustrating his poems. For example : Each member of the class needing Longfellow's likeness wrote to Ginn & Co. for a portrait catalogue. (Some of the children informed me that this was the first thing which had ever come by mail to them.) The Christmas number of Munsey's Magazine contained a good portrait of Longfellow, of his home, of Evangeline, and of the Sailing of the Mayflower ; many pupils purchased this. Others found at home the Wads-

worth Mansion and Longfellow's early home. All of these pictures were neatly mounted. Then each pupil was given two pieces of cardboard for covers — some pink, others pale blue; and still others, Nile green. On these the children had the name Longfellow printed in some pretty design. The sketches of the poet's life, with the pictures and with the covers, were tied together with ribbon of the same color and made really pretty books.

While studying the life of Longfellow we read thoroughly "Miles Standish" and "Hiawatha," discussing the characters and learning various quotations. We also read fifteen or twenty of the shorter poems. Longfellow's children (group), "Sailing of the Mayflower," "Pilgrims Going to Church," and the new "Evangeline" — all of these being displayed on easels, in fact the room resembled a small art gallery. On one table were shown the forty-two books containing notes on the poet's life. On two other tables were shown all the likenesses of Longfellow which could be borrowed, also of his home, and illustrations of his poems. Many of the pupils purchased complete copies of Longfellow's Poems while studying the poet's life, which were added to our collection. The extent of this collection was a surprise to us all.

The hour for our exercises at last arrived — also a light snow — but our room was filled with visitors. The preparation for our "Longfellow Afternoon" was of great value in binding closely together pupils and teacher. Truly we found pleasure in the work.

The love for honest, pure literature will spring up and grow under such teaching. It will take firm root in spite of the corrupting influence of the trash which the sentiment of the day tolerates and even fosters. The Sunday-school libraries seem to be the purveyors of the worst and silliest of the noxious breed.

There is a flood of cheap literature adapted to children of every age. It is most difficult to obtain the best for young children and until they can read with some facility, the teacher must read to them. This means that the teacher must know and appreciate good books.

But if the teachers wish to encourage reading they have not the means. Mr. Warren says:

For a teacher successfully to guide a child into good reading he must have books. These he ought not to be called upon to furnish. The absence of books will not, indeed, excuse him from doing what he can, but the absence of books certainly does accuse the community of not doing what it ought. How well every schoolroom is supplied with books for reading will be discovered by a reference to Part iii of each town report.

But because the table shows that there are some books in a school district, it does not follow that the teacher is properly supplied with books. Neither does it follow because the teacher returns a fair answer, that he is properly using those books. The books at hand may be wholly unfit for the use intended; the teacher in "mentioning good books," may be doing only what any good teacher in his ordinary teaching will do; in supplying books for private reading after lessons are learned, the teacher may only be actuated by a desire to keep his pupils out of mischief. School libraries sometimes were found in dwelling-houses some distance away. Sometimes they were found in school-house lockers from which evidently they were not expected often to emerge, and perhaps will not emerge until the state send out another inquirer. The schools seeming to the examiner as most worthy of congratulation as having a good library, though perhaps small, and making real use of it, were Bolton, No. 1; Ellington, No. 3; Vernon, West and East, and Stafford, No. 2. Since his visits, Ellington, Nos. 10, and 9, and Somers, No. 6, have procured new school libraries.

Since 1856 the state has furnished to the districts in this county the sums annexed to the name of each district. The existing apparatus or books are indicated in the following columns:

TABLE VII

TOWN	District	State Grants, Dollars	Books Found	Apparatus, Material, etc.
Tolland	1	20	Dictionary, gazetteer, a few historical small books not worth mentioning.	Globe and outline maps.
	2	40	Library of 18 vols., geographical reader and another text in history, etc.	Old apparatus in pieces.
	3	25	Library of 23 vols., kept in a neighboring house, but committee has consented to their removal to the schoolroom.	Outline maps.
	4	10	None.	Globe.
	5	10	One.	Globe.
	7 and 9	20	None.	One globe, one hemispherical globe, outline maps.
	8	10	Two small ency. and Webster's Dictionary.	A broken globe and outline maps.
	10	.....	None.	None.
	12	.....	None.	None.
	13	10	None.	None.
		145		
Andover	.....	50	Appleton's ency. and a library of 23 titles, but some of these are of several vols.	Outline maps and an old globe.
Bolton	Center	50	34 books, since increased to 60.	Globe maps and surface maps.
	North	15	None.	None.
	South	25	None.	Outline maps.
	Southwest	10	None.	Outline maps.
	Northwest	10	.....	.....
		110		
Columbia	1 Center	10	None.	Maps.
	2 Chestnut Hill	10	None.	Globe; Map of Conn. and of United States, "Burlington Route."
	3 Hop River Village	10	None.	Outline maps.
	4 Pine Street	.....	None.	One map, "Burlington Route," brought by teacher.
	5 North	.....	None.	Teacher has furnished one (coast survey), map of U. S.
	6 West Street	15	Teacher has Young People's Ency. Books have since been purchased.	One spoiled globe.
	7 Southwest (Wells' Woods)	.....	None.	None.
	8 Hop River	.....	None.	None.
		45		
Coventry	1	100	Encyclopedia, dictionaries, and miscellaneous books, about 32 vols. in all.	2 Globes, 2 sets outline maps.
	2	25		Large globe, \$30; outline maps.

TOWN	District	State Grants, Dollars	Books Found	Apparatus, Material, etc.
Coventry	3	15	None.	Worn-out maps.
	4	25	None.	Some obsolete apparatus, a wrecked orrery, maps.
	5	20	None.	One wall map.
	6	25	Library of 18 vols., the books are in the desk of the teacher and are much worn. None are of any value in the school except Abbott's Histories and one or two others.	Wall maps in repair, but not of recent date. A good map of Connecticut.
	7	15	None.	Maps practically useless.
	8	25	Library of 46 vols. No addition for 30 years.	Globe, some old dilapidated apparatus; outline maps.
	9	75	There is a district library. At each annual meeting a librarian is appointed. This office is given to different men in succession, who remove the books to their own houses for the year. Four pupils have read books from this library.	Globe, outline maps; globes somewhat dilapidated; blocks, cubes.
	10	30	Dictionary.	Outline maps.
		250		
Ellington	1	30	4 Short histories, 21 vols. geog. readers, 1 dictionary.	Maps.
	2	40	Remains of a library, 34 vols., dictionary, 14 supplementary readers.	Maps.
	3	55	Dictionary, library of 59 vols., 29 supplementary readers.	Maps, chart mannikin.
	4	25		
	5	30	Dictionary, 13 geographical readers, library of 34 vols.	A standard that was once a globe; maps.
	6	60	Dictionary, 26 supplementary readers.	Maps, mannikin.
	7	25	Dictionary, 9 geographical readers.	Maps.
	8	25	Dictionary, 20 supplementary readers.	Maps.
	9	35	Dictionary, 10 geographical readers, 27 library books soon to be added.	Maps.
	10	20	Dictionary, 32 geographical readers, 7 historical readers, and some library books expected.	Maps.
		345		

TOWN	District	State Grants, Dollars	Books Found	Apparatus, Material, etc.
Hebron	1	15	Dictionary well worn.	Maps.
	2	15	Dictionary and small library lately furnished.	
	3	20		Globe and some outline maps.
	4	20	20 Vols., dictionary.	Nothing.
	5	15	Dictionary well worn.	One globe.
	6	10	None.	Nothing; "the rats ate the maps."
	8	35	28 vols.	A large globe and outline maps.
	9	20	Young People's Encyclopædia, dictionary.	A paper globe belonging to teacher.
	10	15	Dictionary and small encyclopædia, several miscellaneous volumes.	
		.....	None.	Nothing.
	11	165		
Mansfield	1 Center	20	An old dictionary, one or two gazetteers.	A broken orrery, a disfigured globe, maps.
	2 Hollow	10	A dictionary.	Old maps.
	3 Spring Hill	20	Committee reports a library of 50 vols., none were seen at the schoolhouse. A. S. V. thinks they are kept at a private house and never used.	An orrery, a globe, maps.
	4 Storrs	35	Library of 25 vols., neglected; dictionary unserviceable.	Maps.
	5 Mansfield Four Corners	15	Teacher reported no library. Committee reports 3 vols.	Maps and an old globe.
	6 Merrow	.....	None.	The hemispherical shell of a broken globe; maps.
	7 Mansfield Depot	20	Johnston's Encyclopædia.	Andrews' map in a case.
	8 Eagleville	20	None.	A globe and worn-out maps.
	10 City	10	None.	A worn globe and maps.
	11 Chestnut Hill	15	Young People's Encyclopædia (2 vols.)	Some broken stuff; orrery of no use and maps.
	12 Atwoodville	25	Library of 31 titles.	Maps.
	13 Mt. Hope	30	Library of 37 vols., dictionary and gazetteer.	A large globe and maps.
	14 Gurleyville	15	None.	A globe; maps.
	15 Wormwood Hill	10	None.	An old globe and maps.
		245		
Somers	1	15	None.	A broken globe and maps.
	2	30	None.	A globe and maps.
	3	25	None.	Globe and maps.
	4	40	20 Vols.	Maps.
	5 Hall Hill	10	One text-book.	Maps.
	6	55	2 Sets Young People's Encyclopædia, dictionary, some text-books, library books soon to be added.	Globe and maps.
	7	15	None.	A worn globe and maps.
	8	35		
	9	10	None.	Globe and maps.
	10	20	None.	Maps.
	High School	20		

TOWN	District	State Grants, Dollars	Books Found	Apparatus, Material, etc.
Stafford	1 Furnace Hollow	40	Dictionary: a few texts.	Globes and old maps.
	2 Springs and Foxville	250	1,350 volumes.	Globes, maps, chemical supplies, and some philosophical apparatus, Prang's forms for drawing.
	4 Street.	10	Dictionary.	One old globe; maps.
	5 Staffordville	55	Dictionary and 20 vols.	Globe; maps.
	6 Washburn	15	Dictionary.	Poor maps.
	7 Works	....	None.	None.
	9 Hall	....	None.	Old maps.
	10 Village	....	Dictionary.	Maps.
	11 Hydeville	10	Dictionary and one or two books.	A broken globe, maps.
	12 Square Pond	10	Dictionary and some books.	Maps.
	13 Center	20	10 books; dictionary.	Maps, large size.
	14 Crow Hill	....	None.	Nothing.
	16 Patten	....	None.	Orrery and globe; maps.
	17 Kent Hollow	....	None.	An old globe and well-used outline maps.
		410		
Union	1 Center	30	Appleton's Encyclopædia, dictionary, other books.	Globe, outline maps, charts.
	2 East	20	58 books of old character of little or no use in the school-room, kept in the house of a neighbor and practically unused by school.	An old globe.
	3 Southwest	10	Library, nine titles, kept in the house of a neighbor.	None.
	4 Mashapaug	60	Library of 28 titles including dictionary, encyclopædia in 16 vols., gazetteer, etc.	Globe and outline maps.
	5 Rock Meadow	15	A few books, an old dictionary, 1848 ed.	Globe and maps.
	6 Northwest	....	None.	None.
		135		
Vernon	East	960	A reference library of fair proportions; a good teachers' library; a library for reading, containing many old books and some new.	Globes, maps, cases of minerals, measures for teaching quantity, etc.
	West	320	A library of about three hundred titles containing some books of reference and many good books for young readers.	Globes, maps, orreries, charts.
	Valley Falls (Southeast)	20	3 books of reference,	Globe and maps.
	Northwest	20	a large piece of a dictionary 28 years old.	
			Old dictionary and small encyclopædia.	Old maps.
	Center	40	Dictionary, encyclopædia, geographical readers, "Home Library."	Globe and case of maps.
	Depot (South)	20	Ency. of 2 vols., dictionary, and a half dozen other books.	Globe and outline maps.
	Southwest	25	Dictionary (99-cent. ed.), Young People's Ency. partly gone, several history texts.	Small globe, maps, numerical frame, geometrical solids.

Town	District	State Grants, Dollars	Books Found	Apparatus, Material, etc.
Vernon	Talcottville .	50	About 15 books of reference.	Globes and maps.
	Northeast .	25	Atlas and other reference books, dictionary.	Globe and maps.
	High School	20	.....	Columbia World's Exposition.
		1,500		
Willington	1 Center .	10	None.	Globe and case of maps, new.
	2 Daleville .	15	None.	Globe and maps.
	3 Hollow .	.....	None.	One large new globe.
	4 Moose Meadow .	.....	Teacher has brought in two or three books.	Globe.
	5 Potter .	.....	None.	One large new globe.
	6 Roaring Brook .	.....	None.	Globe.
	7 Village Hill .	.....	None.	Globe.
	8 Glass Factory .	25	None.	One globe and one case of maps.
	9 South Willington	20	None, but A. S. V. says some are to be furnished.	One large new globe, one case of maps.
		70		

NOTE. — Probably several districts, in addition to the books given, have a dictionary in a greater or lesser degree of preservation. There may be a few other books or apparatus than those here mentioned.

What is there to show for this money? A few shredded outline maps in some schoolrooms, a collection of old, unused books in a few schoolrooms, and a serviceable collection of books in two or three schoolrooms. Instead, would it not be well for the town library to establish a carefully selected juvenile department, and to loan parts of it for a month at a time to the schools in rotation? It is understood that the town of Union, which has just started a town library, contemplates a step of this kind. There are good public libraries in Columbia and Talcottville, but, though like the common school, they are free, there is unfortunately no connection between them and the schoolrooms through the teacher. In Hebron and Bolton, the public libraries have only a name to live.

LANGUAGE

The test was similar to that used in former examinations. The plan is thus given by Mr. Warren :

Every child who could write at dictation was tested. Five simple sentences were dictated. (See Part iv of each town report.) These sentences give seven chances to err in the use of capitals at the beginning of sentences,—three in the use of proper nouns, three in using the correct form of the pronoun I, four in using periods, three in using interrogation points, one in the use of the possessive apostrophe, and one in the use of the apostrophe in contraction, one in the use of quotation marks, and one in the capitalization of the initial letter of the direct complete quotation.

In the notes accompanying the tabular statement those pupils most meritorious have been credited to their respective districts.

The following summary shows the children over 10 years of age who failed to begin sentences with capitals :

TABLE VIII

Town	Tried	Failed	Town	Tried	Failed
Tolland	74	56	Somers	89	63
Andover	16	6	Stafford	230	125
Bolton	28	22	Union	31	24
Columbia	46	29	Vernon	181	99
Coventry	121	95	Willington	51	35
Ellington	86	54			
Hebron	49	32	Total	1,031	649
Mansfield	103	65			

The following summary shows the number of children 11 years old who failed to use the period correctly.:

TABLE IX

Town	Tried	Failed	Town	Tried	Failed
Tolland	15	7	Somers	23	11
Andover	4	2	Stafford	41	19
Bolton	2	1	Union	3	3
Columbia	10	6	Vernon	48	19
Coventry	12	5	Willington	8	6
Ellington	13	9			
Hebron	7	3	Total	205	105
Mansfield	19	14			

Constant practice in making and writing sentences will rapidly teach such simple and easy forms. The best training in English is reading good prose and writing from dictation the substance of what has been read. Children need to have something interesting to talk and write about. If they read what they enjoy they will in turn delight in expressing it. It is better still if they can get something at first hand, have something original to

say. To this end simple experiments in science are the best exercise.

Committing to memory the best prose and the best poetry ought not to be neglected.

On copying and dictation exercises Mr. Warren says:

"Whether there be copying and dictation exercises was asked of every teacher whose pupils could write. Sometimes he was asked to state the character of these exercises. (See Part vii of each town report.) Care must be taken here in accepting affirmative answers. It is believed that very little use is made of copying and dictation exercises except as busywork. Indeed, in many schoolrooms, perhaps in most, the material conditions forbid. Successfully to give language work of this kind, a large blackboard in good condition is necessary. Successfully to do so without a book most teachers need some such guidance as a course of study might give.

"Districts can put in slate blackboard surface and enough of it; towns may furnish paper whereon to write exercises. School visitors may require teachers to thoroughly, systematically use a graduated series of language exercises. These at first should be wholly independent of any book; later they may be in connection with a book. To secure the best exercises teachers and school visitors may meet to compare views. To one standard adopted all the teachers may be required to conform. The school visitor in his visits and in his inquiries studies the progress of the pupils, giving written tests of his own. Certainly this might be done and all without waiting for any change of system or any completer course of study."

The following are rules and definitions from books in use in this county. The children could repeat them with fluency and accuracy:

The modifications or inflections of verbs are for two purposes:

1. To express some particular manner or time of the being, action, or passion.
2. To indicate the person and number of the subject or nominative. Hence it is said:

Verbs have modifications of four kinds, namely, moods, tenses, persons, and numbers.

Conjunctions are divided into two general classes, *copulative* and *disjunctive*; and some of each of these sorts are *corresponsive*.

A *copulative* conjunction is a conjunction that denotes an addition, a cause, or a supposition.

A *disjunctive* conjunction is a conjunction that denotes opposition of meaning.

The *corresponsive conjunctions* are those which are used in pairs, so that one refers or answers to another.

In order to be skilled in syntax or the construction of sentences, we must know how the words are related to each other in the expression of thought. For example, if the words *John* and *book* are to be joined, and we know that they are to denote that the book belongs to John, we say *John's book*, expressing in this way the relation of property.

Again, if we are to join the words *The teacher*, *he* and *love* together to form a sentence, we must know the relations. Thus suppose *the teacher* is the subject of the action expressed by the verb *love*, and *he* is the object of the action; then the sentence must be, *The teacher loves him*, giving to the verb and pronoun their proper forms according to the relations. But suppose *he* is to be the subject, and *the teacher* the object; then the sentence would be, *He loves the teacher*. This, as will be seen, requires a different *arrangement* of the words, as well as a different inflection of the pronoun. Usually the subject is placed before the verb, and the object after it.

The government of words is that power which one word has over another to cause it to assume some particular modification.

A noun or a pronoun in the possessive case is governed by the name of the thing possessed.

The preposition *to* commonly governs the infinitive mood and connects it to a finite verb or some other part of speech.

A future contingency is best expressed by a verb in the subjunctive present; and a mere supposition, with indefinite time, by a verb in the subjunctive imperfect; but a conditional circumstance assumed as a fact, requires the indicative mood.

Articles relate to the nouns which they limit.

Participial adjectives retain the termination, but not the government, of participles; when, therefore, they are followed by the objective case, a preposition must be inserted to govern it; as "The man who is most sparing of his words is generally most deserving of attention."

Government.—Government has respect only to nouns, pronouns, verbs, participles, and prepositions; the other five parts of speech neither govern or are governed. The governing words may be either nouns, pronouns, verbs, participles, or prepositions; the words governed are either nouns, pronouns, verbs, or participles.

Rule—Possessives.—A noun or pronoun in the possessive case is governed by the name of the thing possessed.

Subjunctive Mood.—A future contingency is best expressed by a verb in the subjunctive present; and a mere supposition with indefinite time by a verb in the subjunctive imperfect; but a conditional circumstance assumed as a fact, requires the indicative mood.

Observations.—The pupil must carefully study the three points involved in this rule, and the cases to which they apply. The subjunctive mood is required only when the event or fact is both *future* and *contingent*, that is, dependent upon the concurrence of some other future event. The time is indefinite, being only relatively, present or past.

The difference between the conditional statement of a *fact* and a future contingency will be obvious from these two sentences:

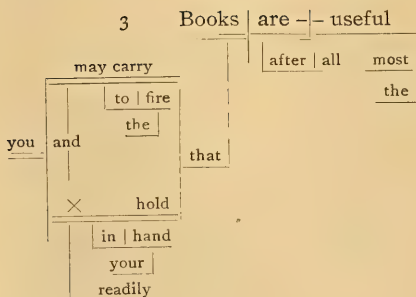
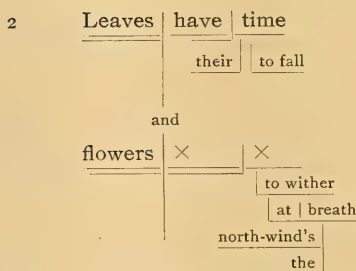
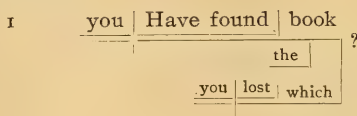
1. If he *be* sick, I will visit him. (Subjunctive.)
2. Though he *is* sick, he does not repine. (Indicative.)

In (1) the act of visiting is future and contingent upon his sickness; in (2) the sickness is a fact (he *is* sick), and he *does* not repine. The sentence, if he *were* sick, I would visit him, contains a supposition with *indefinite time* (if he were sick *at any time*). It is relatively past, as these sentences will show:

1. If he *be* sick (and he *may be*), I will visit him.
2. If he *were* sick (but he *is* not), I would visit him.
2. If he had been sick (but he *was* not), I would have visited him.

A verb in the subjunctive mood is used in a subordinate clause to express something *merely thought of* as conditional or doubtful and generally to imply that the *contrary* is true.

The following diagrams are illustrative of the work required of these children.



The above rules and definitions have been learned by heart, and the simple forms of the English language have not been taught. As a result boys and girls pour out of our schools using habitually such expressions as "Them is mine," "He done it," "I seen him," "It is yourn."

Spelling.—The tests given were twenty words in common use. Ten were given in sentences and ten were written in columns. Most were monosyllables. For the results see Part iv of each town.

There is failure on the common words. This is evidence that the words most used and most necessary in common life are not made the subject of drill. Indirectly this is due to the failure of the spelling-books to provide common words.

The failures of children of 12 on the word *Wednesday* will illustrate the failure to fix the useful and necessary words :

TABLE X

Town	Tried	Failed	Town	Tried	Failed
Tolland . . .	10	6	Mansfield . . .	24	13
Andover . . .	5	3	Somers . . .	22	6
Bolton . . .	6	3	Stafford . . .	54	26
Columbia . . .	3	2	Union . . .	8	2
Coventry . . .	28	14	Vernon . . .	53	24
Ellington . . .	22	9	Willington . . .	17	7
Hebron . . .	13	11			
				265	126

In teaching spelling, words that experience shows are difficult to remember should be used for special drill. Among the words which are most difficult for young children are *which, whose, busy, and scholar*. A list of words kept by the teacher and used in every reasonable connection will fix the most difficult. As spelling is *arranging letters in their proper order*, young children should put these letters together to form words and write these words in script. This gives familiarity with the printed forms, and the writing gives practice in the real use of spelling—*the correct writing of words*.

Arithmetic.—Mr. Warren gives in detail the result in arithmetic :

In every schoolroom where the pupils were sufficiently advanced this question was dictated: *Three is what per*

cent. of 12? The question was asked orally, the pupils were asked to solve it mentally, and to write results upon paper. It was never asked of any child who had not studied interest, and who consequently might not be supposed to know something of business methods. It is a fair mental question; business men never use a pencil in solving a question like that; instantly it is proposed; instantly it is answered. It is not claimed that a child should answer such a question as promptly as a business man. Sufficient time being given, it ought to be correctly answered by nine-tenths of the pupils who have studied interest, provided their instruction has been correlated with business affairs. How many answered the question will be ascertained by referring to Part v of each town report. For the county, out of 338 who were asked that question, 289 returned incorrect answers.

Six is twenty-five per cent. of what number? This question was asked of the same 338 pupils. Bear in mind that these were the most advanced pupils examined. The results of this test are as follows:

TABLE XI

Town	Tried	Failed	Town	Tried	Failed
Tolland	25	24	Mansfield	50	29
Andover	3	1	Somers	28	26
Bolton	7	5	Stafford	53	38
Columbia	23	21	Union	7	6
Coventry	39	34	Vernon	51	32
Ellington	28	23	Willington	13	10
Hebron	11	8			
			Total	338	257

Another question was: *At the rate of $37\frac{1}{2}$ cents a peck, what will 1,850 bushels of wheat cost?*

With what success the pupils grappled with this problem the inquirer may learn by turning to Part v of the several town reports. We here select and classify results obtained from a single schoolroom, and that schoolroom one of the best in the county. Seven solve the question correctly; six present answers which would have been correct if wheat were worth $37\frac{1}{2}$ cents; six give answers which would be faultless when four bushels make a peck; two give answers upon the supposition that eight pecks make a bushel; another dreams that eight bushels make a peck; one gives an answer which would be exact if it were ten times greater; one, after reaching a result which would have been correct with the addition of a decimal point, multiplies by 150 again in order to do the work thoroughly; one concludes that $4 \times 37\frac{1}{2}$ cents is \$1.90; one is blank, and one is unclassifiable.

One more illustration is given:

What is the interest of \$300 from to-day to January 1, 1895, at 5 per cent.? Let us suppose that question to have been asked, as it was, in a certain school on the twenty-sixth day of October: how would it have been worked by a business man? Instantly he would have thought: "The interest for a year is \$15; that would be \$1.25 per month; the time remaining is $2\frac{1}{2}$ months; $2\frac{1}{2}$ times \$1.25 is \$2.75; the result is about \$2.75."

How did the children work this problem? From one hundred papers taken successively (*i. e.*, without selection) from six different towns as they follow each other in alphabetical order (*i. e.*, without any selection of towns) the following data are collected:

Number of failures	70
Number of successes	30
Total trying the question	100

Methods employed:

Number using general method	4
Six-per-cent. method	59
Method by days	7
Accurate-interest method	0
Not attempted	25
Unclassifiable	3
Answers only given	2
Total, by methods	100

Character of failures, more than one of which are often made by the same person:

Incorrect time	17
Unfinished work	12
Interest on one dollar at 6 per cent. for time	10
In four fundamental rules	9
To use decimal point correctly	7
Time wrong, but result correct according to it	10
Multiplying .05 instead of 5, and dividing by .06 instead of 6 in the six-per-cent. method	6
Decimally to multiply a mixed number	1
In dividing a mixed number	3
Unclassifiable	3

Multiplying numbers containing ciphers:

Number having occasion to multiply a decimal and 300	48
Number using shorter way (see below)	8
Number using longer way (see below)	40

	Shorter or		Longer
300		.0354 $\frac{1}{8}$	300
.0354 $\frac{1}{8}$		300	.0354 $\frac{1}{8}$
<hr/>		<hr/>	<hr/>
106200		10.6250	50
50			1200
<hr/>			1500
10.625			900
			<hr/>
			10.6250

Absurd answers.—It is plain that the interest for a year is \$15, and for a month is \$1.25. Bearing these facts in mind the following answers may fairly be denominated as absurd:

For a time less than a month—\$7.50, 16.83.

For eight months or over—\$4.79, 1800, \$16.33, \$62.25, \$1.025, \$12.30, \$12.40, \$1500, \$106.625, \$25.00, 186 $\frac{1}{2}$, \$105.50, \$13.50.

For ten months or more—\$1.30, 26.91, \$20.40, .013700, \$15.60, \$15.55, \$280.00, \$27.50, \$15.00, \$100.50, \$165.00, \$171.05, \$767.50, \$30.00.

GEOGRAPHY, HISTORY, AND CIVIL GOVERNMENT

Mr. Warren summarizes his observations on the above subjects, as follows:

Do all study these subjects who should?

Geography.—In the larger graded schools where a course of study prevails, every pupil takes geography without question. In the smaller graded schools there is no course of study, and consequently there is more opportunity for a child to decline to study geography if he wish. The ungraded schools likewise have no course of study. Eight towns have ungraded schools only, Tolland, Andover, Bolton, Columbia, Hebron, Mansfield, Union, Willington. In these eight towns, 608 pupils use the three highest readers, while but 494 study geography; leaving 114 who do not study geography.

History.—In the eight towns named, 461 pupils use the two highest readers, while but 156 study history. It is not the absence of a course of study alone which causes this large deficit: the cost of a book is doubtless in most cases the controlling factor. No one motion would probably do more for the schools of these eight towns than the vote in town meeting to furnish school supplies. Surely the children, boys, and girls, who in six or eight years are to become voters, ought to know something of the mistakes which have been made in the past, if the voice and vote is to determine the future.

Civil Government.—If but a few are taught history, fewer are taught civil government. Attention is called to the Mansfield report. What was done by this teacher might be done by others.

If the reading lesson be omitted once weekly, time will be gained for this work. When we reflect that a dime, a postage stamp, a town meeting, are near at hand, we see at once that objective illustrations are not desired.

In the larger graded schools where a course of study dominates there is no neglect of history and geography, though it might be questioned whether civil government have its share of attention. In the smaller graded, probably, and certainly in the ungraded schools where there is no course of study, civil government is practically unnoticed, history is neglected by an overwhelming majority, and geography, if it be ultimately studied by all is not begun as soon as it should be.

Whether preparation to teach be made was asked of every teacher of geography. Out of 126 so asked, 59 are recorded as answering promptly "No" without any qualification. Others answer "No" with some qualification, or make such other reply as in the opinion of the examiner taken in connection with their other replies or their schoolroom work to be tantamount to a negative answer: these increase the "Noes" to 90. Of the 36 who remain the examiner is in doubt as to the real preparation of some, perhaps half. If we say that the number who make real preparation is about eighteen, that these eighteen are nearly all found in the large graded schools and that their preparation though real, very seldom extends to the preparation of experiments, we shall perhaps have as close a statement as can now be given as to the foothold of the new geography in Tolland County. Holding this statement at arm's length and reviewing it in the large, the examiner feels and desires to add that it is exceedingly liberal.

Every teacher of geography was asked whether he teach the subject orally. If the answer were affirmative he was asked to state his method. Some, perhaps most, seemed to be explaining maps; and some were conducting a form of memory work, than which nothing could be more unscientific. Since the memory work referred to is not uncommon, and since it illustrates so well what ought not to be done, a sample from a series of questions in use is given. The method, for want of a better name, we shall call the catechetical.

Generally; the catechism begins "In what state do you live?" "What is its capital?" "In what county do you live?" "What is the capital of the United States?" "Who lives in Washington?" "What is the President's name?" "How high are waves?" "What makes waves?" "How long are whales?" "What are the different bodies of water called?" "What ocean is nearly enclosed by a chain of volcanoes?" "Are the shores

of the ocean usually winding or crooked?" "What are lines on the surface of the globe called?" "What is dew?" Now, the teacher using these questions is one of the most efficient in Tolland County. Were he to leave his district his loss would be greatly deplored. He has simply turned his energy into an unproductive channel.

Except in the larger graded schools where a course of study guides pupil and teacher, each pupil feels that he has a right to elect his studies; most pupils elect to study geography as a matter of course, most decline history, and none, with rare exceptions, are taught civil government; nature studies, except in our larger graded schools, are seldom pursued; geography is not often taught orally, and when so taught is likely to be mischievously taught; observation is not cultivated because the text is learned by the pupil, and lessons heard by the teacher, pleasantly accompanied oftentimes with items of information from the teacher's reading or experience; the younger pupils are delighted with the novelty of the study and the older wearied with the unproductive routine and detail, so that the last fourth of the course is time wasted; few schools have books of travel or biography to supplement the geographic or historic text.

NUMBER WHO STUDY

TABLE XII

Town	Geography	History	Civil Gov.	Number who Study three Highest Readers
Tolland	85	20	0	110
Andover	15	6	0	19
Bolton	31	16	0	36
Columbia	54	12	0	71
Coventry	130	56	0	163
Ellington	114	58	3	131
Hebron	57	14	0	74
Mansfield	140	63	10	172
Somers	158	50	0	129
Stafford	314	116	72	309
Union	40	9	0	42
Vernon	470	251	86	584
Willington	72	16	0	84
Total	1,680	687	171	1,924

PHYSIOLOGY

The law relating to the study of Physiology is as follows :

SECTION I. The nature of alcoholic drinks and narcotics, and special instruction as to their effects upon the human system, in connection with

the several divisions of the subject of physiology and hygiene, shall be included in the branches of study taught in the common or public schools, and shall be studied and taught as other like required branches, by the use of graded text-books in the hands of pupils where other branches are thus studied, and orally in the case of pupils unable to read, and by all pupils in all schools supported wholly or in part by public money.

SEC. 2. The text-books used for the instruction required by the preceding section for intermediate and primary pupils shall give at least one-fifth of their space to the consideration of the nature and effects of alcoholic drinks and narcotics, and the books used in the highest grade of graded schools shall contain at least twenty pages of matter relating to this subject; but when this subject is massed wholly or in part in a chapter or chapters at the end of a book, such book shall not be considered as meeting the requirements of this law.

SEC. 3. It shall be the duty of all school visitors to report to the comptroller if the provisions of sections 43 and 44 have not been complied with; and any failure thus reported, or otherwise satisfactorily proven, shall be deemed sufficient cause for withholding the amount of school dividend which such district or districts are otherwise entitled to receive.

SEC. 4. No certificate shall hereafter be granted to any person to teach in the public schools of Connecticut who has not passed a satisfactory examination in physiology and hygiene, with special reference to the effects and nature of alcoholic drinks and other narcotics upon the human system.

Mr. Warren made special inquiries on this subject, which resulted as follows:

In this study we have an illustration of what compulsory legislation can do. Practically the subject is taught in every school to every pupil. It is probable that were it not for the compulsion of the law it would be taught in very few schools to very few pupils. While teachers and committees have undertaken this enforced work with varying degrees of heartiness, they have undertaken it. The exceptions, if any, are accidental, and will doubtless be soon remedied. To that degree the enforced study of physiology is certainly a success.

But it doesn't amount to much. The book is studied and the book is recited. The lesson is given and the lesson is heard. No illustration, no experiment, as a rule, is given or thought necessary. What the book says goes. Bright children are getting some ideas. How exact those ideas are is not asserted.

There is a rational way to teach physiology. That way is to offer the pupils experiments and illustration and to require from them conclusions. There is a rational view to take of the human body as a subject of study. That view is to regard the body as a

machine. There is a moral end to be gained in the study of physiology. That moral end is to lead the pupil to choose not to do what will harm this machine and to choose to do what will promote its efficiency. That many conscientious teachers secure that moral purpose in many of their pupils there is no shadow of doubt. That many secure the view of the human body as a machine there is room for great doubt. That few teach experimentally and inductively is quite certain.

There is much to encourage. The teachers are mostly earnest men and women, hating vice and anxious above all things that their pupils should do right.

A detailed account of the teaching of this subject will be found in Part vii of each town report.

The progress made in this branch of "science" is illustrated by quotations from the different editions of the same book in parallel columns. This book is used in several towns.

(Original)

Alcohol as a Food. A certain portion of a small dose of alcohol serves, like tea and coffee, to hinder the waste of the tissues in a very limited way. Scientifically speaking, then, alcohol has been held by some as a food in the widest sense of the word.

(Revised)

Alcohol. Alcohol is a poison which in sufficient quantities will cause death. In small quantities, its poisonous effects may show themselves more slowly, and thus escape notice for a time.

(Original)

Alcohol as a Food. A certain portion of a small dose of alcohol is probably utilized in the body as a food, just as tea and coffee are, and serves to hinder the waste of the tissues in a very limited way. Scientifically speaking, then, alcohol may be regarded as a food in the widest sense of the word.

(Revised)

Alcohol as a Poison. Remember this: Alcohol is a poison. It is classed as such in standard treatises on poisons, in medical dispensaries, and by eminent medical writers too numerous to mention.

Certain poisons whose action is to deaden or paralyze the brain and nerves are called narcotic poisons. Alcohol is classed by the authorities among the narcotic poisons, because of its paralyzing effect on brain and nerve substance.

(Original.)

(Revised.)

Tobacco and its Moderate Use.

In mild narcotic doses, tobacco has a soothing effect upon the nervous system, especially of brain-workers. It produces an artificial exhaustion, as it were, of the nerve-centres. Used in moderation, and and at proper times, tobacco does not produce any real hurtful physiological effect upon a healthy adult, except so far as very small doses of any narcotic may do harm.

Tobacco. Tobacco is hurtful to young people, and by no means free of harm to adults.

It produces an artificial exhaustion, as it were, of the nerve-centers. The tobacco habit once acquired generally leads to continual and increasing use.

Thus, after a time, tobacco produces functional derangement of the nervous system, palpitation of the heart, certain forms of dyspepsia, and more or less irritation of the throat and lungs.

The study of physiology has not resulted in an attempt to ventilate more than twelve of the buildings of this county. Children who can state the number of bones in the human body and the poisonous effects of alcohol and tobacco are treated every school day to large doses of carbonic acid gas.

THE NEGLECTED STUDIES

Referring to elementary science, drawing, singing, and physical culture, Mr. Warren says:

Except in the largest graded schools, elementary science, drawing, singing, and calisthenics are unknown. Is there good reason for the neglect? We are assured that there is no time.

A reference to Part ii of the report of any town reveals the work doing in every schoolroom in that town. The subjects of study there enumerated may be easily divided into two groups, called, for convenience, *A* and *B*. Group *A* consists of nine studies, few of which any town neglects. Group *B* consists of four studies all of which almost every town neglects. Ought the four studies of Group *B* to receive some recognition?

The teacher of the large ungraded school has no easy task. Let us admit that he ought not to be expected to teach Group *B*. Whether the refining influence of music, and the delight sure to follow elementary scientific experiments, would not amply repay their introduction into the large ungraded school, are questions well worth considering. Admitting that Group *B* should not be taught in large ungraded schools,—say, in schools numbering more than twenty,—it follows that out of 149 teachers in Tolland County we have excused but 29, and that out of 3,306 pupils we have excluded but 785.

In the remaining schoolrooms, 120 in number, how much of

Group *B* is taught? In three of these schoolrooms (Coventry, 2; Bolton, 1) some elementary science has been taught. Excluding Vernon, where drawing and singing are systematically pursued, and the large graded school of Stafford, where those two subjects receive fair attention, we have 81 schools which are graded or being ungraded, the number of pupils is 20 or under, and where drawing and singing might have a foothold; but outside of Vernon and Stafford only six teachers taught drawing, and only five taught singing. Three of the five teachers were at work in South Coventry, where the Acting School Visitor specially asked that singing be taught. As to physical culture, the only real, thorough, effective teaching is at Vernon, West, where a special teacher is employed; a few teachers outside of Vernon and Stafford indulge in physical exercise with more or less irregularity, but the work done should not be seriously counted. With the exceptions named, Group *B* is not taught.

There is another neglected study, one which is not included in Group *B*, as given in Part ii. Civil government is allied to history, and should be correlated with history. Statistics as to the teaching of that study will be found upon Part vi of the town report. Practically there is no teaching of this subject. Ought these eighty-one teachers to be excused from teaching these subjects because there isn't time?

There are thirty hours weekly. Counting out fifteen minutes twice daily for recesses, fifteen minutes once daily for opening exercises, and, to be liberal, fifteen minutes, more or less, necessary for moving classes, we have twenty-five hours weekly to be given to solid work. If we give to singing ten minutes twice daily, to calisthenics twelve minutes once daily, and to drawing, civil government, and to elementary science forty-five minutes each once weekly, we shall have consumed not quite five hours weekly. This will leave us for Group *A* twenty hours weekly, or four hours daily. Isn't that time enough?

To this question we receive varying reply. Some teachers will answer to the effect that they might undertake one or two subjects of the neglected group; some to the effect that they are not qualified to teach some one or more of the omitted subjects, and some will still claim that there is not time. These last accompany their plea by the statement that their number of classes is so large that they cannot possibly "hear them" all in one day and undertake anything else.

In Part ii of each town report the subjects and the number of classes are given. Sometimes the classes number as many as eight in the single subject of arithmetic! What, indeed, can be done towards the teaching of elementary science when there are eight classes in arithmetic to be separately taught, beside all the

other work? Asking why so many classes are necessary, we are told that if this boy had a different book, and that girl only knew a little more of fractions, and this child would come more regularly, the classes might be made fewer by two or three. Without question the classes might be even farther reduced in number.

The tables reveal the great need of a program and some definite work for each teacher. Teachers must have in mind what they want to accomplish, and how much time it will take the classes to do the work. A teacher cannot be tied to a program, but the amount of work accomplished will depend upon the orderly arrangement of the studies and the wise distribution of time. Very much time is wasted by not having lessons prepared, and by not knowing what is coming next. Work must be arranged for the children, even the youngest, at their seats, and there should be no chance for idleness.

If the program be plainly written, and hung in the room, the children will soon learn to follow it. The elder children will learn the art of planning their own work, knowing from their program what their successive duties are.

SUPERVISION

On this subject Mr. Warren says :

If we analyze the several State reports which have been made, we find that the teacher works alone. Except in cities, he is unaided. Given a cord of wood and a school register, he is expected to do the rest. (See Part vii of any one of the town reports.) This will reveal how little aid the teacher receives. All manner of method and all obscurity of aim may be detected in the work doing in any subject in any town. If good teaching result, there is no moral credit to the town ; if poor, there is no moral blame to the teacher. In consequence, these reports, if rightly read, never blame the teacher. On the other hand, they have asserted that he needs aid, not blame. The aid recommended is supervision.

Supervision is not two visits per term at two dollars per visit. Supervision in its essence is helpfulness. The supervisor as readily descends to details and as clearly recognizes difficulties as does the teacher. His superiority and helpfulness consist in clearly seeing amid details the end to be sought, and therefore in clearly seeing proportions. In our cities principals of graded schools and other officers have long acted as supervisors ; what is now needed is legislative action grouping into supervisory districts the smaller towns of the state.

The supervisor, having seen the waste of effort going on, will draw up his plan to prevent it. This plan, when matured, he places in the hands of every teacher. He asks his teachers in his absence to study it, and in his presence to question it. On its lines he constructs all his criticism. He modifies it from time to time as his experience and the advice of his teachers suggest. This plan is generally referred to as a Course of Study. Now, if the coming supervisor's first act, after looking over the ground, be to issue a course of study as a help to his teachers, would it, or would it not, be *well* to attempt to issue such a paper before he comes? More briefly, would it help the teachers?

If the Acting School Visitor approve, it would doubtless become of some value to some teachers, notably to beginners. If the Acting School Visitor not only approve, but frame his inquiries in harmony with its suggestions, it will prove of a great boon to beginners, and to some value to those of more experience. If the Acting School Visitor not only approve and follow its suggestions, but urge that, so far and so speedily as possible, classification, promotion, and graduation take place in harmony with its ascent, himself superintending examinations and signing and presenting certificates of promotion and graduation, then a course of study would become, it seems fair to say, of great help to all the teachers of any town.

This course would be of value to the Visitor himself in measuring his work. It would arouse the ambition of pupils and the interest of parents. It would make the teacher surer of his ground, clearer in his view of the end to be sought, wiser in his judgment of proportion, and bolder in his advance.

The case of ungraded schools is better than is often represented. They need good teaching to make them not only tolerable, but desirable. The ideal school is one where children can be so classified and reclassified that all can advance as fast as they are able. In this classification consideration must be given to health, strength, and all personal considerations. This is the opportunity of the district school. The exigencies and necessities of grades and classes do not exist. A child may read in one division and cipher in another. The children of the same degree of advancement in the same study can be grouped, and the groups changed to suit the advancement of the individual scholars. This takes due account of individual capacities, and hinders none.

Attention is called to the suggestions which Mr. Warren presents for remedying the defects which plainly exist.

THE TOWN GRAMMAR SCHOOL

In order to effectually remove from the district school the temptation to neglect the smaller children, the last three steps of the nine in the elementary course should be taken in every town in a school centrally situated. These three steps are generally spoken of as grammar grade work, and a central school doing this work would doubtless come in time to be known as the town grammar school. The town which maintains a grammar grade school has a graded system of schools; for the children of the district schools may look forward to the time when, the first six steps having been well taken, they will be admitted to the grammar school; the children in the grammar school may count the three steps which lead to the high school, and that high school is theirs by right, though it may not be located within their town.

The first work to be done, therefore, is to get the town grammar school. Somers and Ellington, as has been said, maintain excellent advanced high school lessons. Coventry has no school-room doing grammar grade work. Stafford and Vernon have each four schoolrooms where the work is wholly or chiefly of the grammar grade. Andover has obliterated her district lines. Thus already we have some signs of the need of the town grammar school.

DISTRICT SUPERVISION

When once the town grammar school is established there will grow up a body of rules and regulations connecting it with the school above and the schools below. These rules and regulations will point out plainly the work to be done at every step by every teacher. Such a body of rules and regulations is generally called a course of study. Like all other rules and regulations, they will not enforce themselves. A man or woman must be had to explain and enforce them. To pay this person, towns should unite. The united towns are called a supervising district, and the supervisor is called a district superintendent.

At present no town in the county has skilled supervision. None of the gentlemen now managing affairs would claim to be able to prepare a course of study correlating the several school studies, nor would he claim to be able to answer the inquiries of teachers as to the newest phases of the educational problem. The town nearest to the skilled superintendency is the largest. Already Vernon furnishes special instruction in singing, penmanship, and drawing to nearly all her schools. Already her progressive Acting School Visitor is urging the employment of a skilled superintendent. Surely, the town which would laugh to scorn the attempt to run a woolen mill without placing it under the care of

a superintendent, who knows something about wool, will not much longer delay to give all her schools into the care of a man who knows something about the minds of children.

COUNTY HIGH SCHOOLS

Tolland County is made geographically double by a rugged range of hills extending southward from Massachusetts. In any grouping of towns for educational purposes the geographical difficulties, the present centers of population, the present and probable means of communication and the existence of high schools already established must all be taken into account.

Four schools of advanced grade already exist ; they are found in Vernon, Stafford, Somers, and Ellington. The two last named are doing excellent and necessary work and are an honor to the towns which maintain them. Each is officered but by a single teacher, each is held in the same building with a school of lower grade. Neither school, however, though doing a necessary work would claim for itself the name of a full high school.

Stafford and Vernon maintain full high schools. Stafford's school has grown out of, and is still a part of, the Springs and Foxville District School. It is held in the same building and cared for by the same school committee ; the town, as a town, has no control over its work. The Vernon High School is established and managed by the town and is located in the city of Rockville. It has a beautiful brick building which was erected in 1892 at a cost of fifty thousand dollars. As at Stafford the advantages offered at Rockville are seized by pupils of other towns and districts. Some of the pupils travel to and from the school daily by rail. In an adjoining county at Willimantic is a third high school which will doubtless better accommodate pupils from the southeastern part of the county. Tolland County then seems naturally to fall into three high school districts—a northeastern, a western, and a southeastern, with capitals respectively at Stafford, Rockville, and Willimantic.

To any one of these three high schools any child in Tolland County should be permitted to go without tuition. To some one of them every child in the county should be bidden to aspire. A single course of study with an unbroken series of nine steps should connect every schoolroom in the thirteen towns of the county with one of these three schools and every child in every school should know on which one of those nine steps he stands.

The following table shows the number attending high schools without the town limits :

TABLE XIII

Number of Scholars Attending High Schools without their Town Limits.

Tolland	5				
Andover	6				
Bolton	0				
Columbia	3				
Coventry	4				
Ellington	20				
Hebron	9	Of which in Bacon Academy	5		
		Storrs Agricultural College	2		
		Hartford High	1		
		Wethersfield (?)	1		
Mansfield	5				
Somers	9	Including those at colleges and perhaps in technical schools and possibly a few below high schools, but all out of town	18		
*Stafford	0				
Union	3				
*Vernon	5	At Andover, Mass.	1		
		East Hartford	1		
		Commercial School in Hartford	2		
		Chauncy Hall School, Boston	1		
Willington	4				
	<hr/> 73				

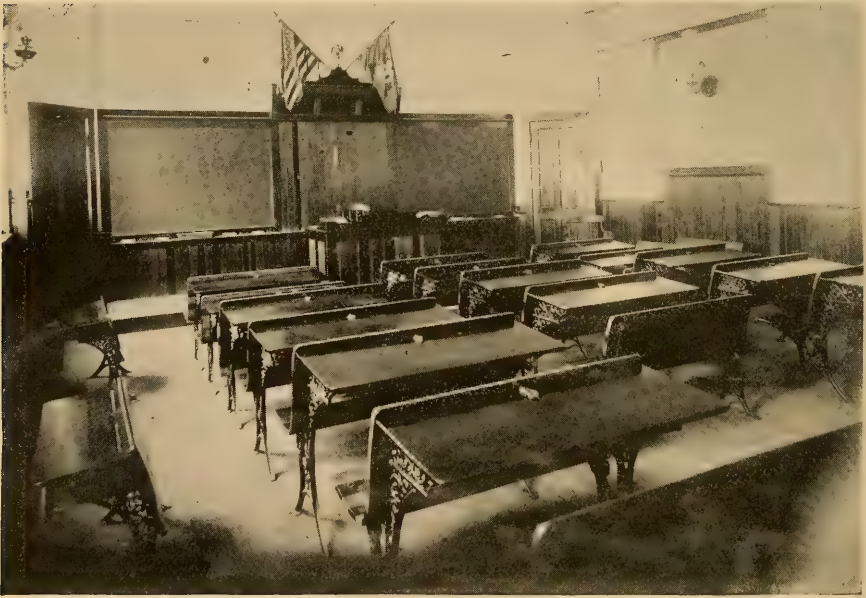
SCHOOL BUILDINGS

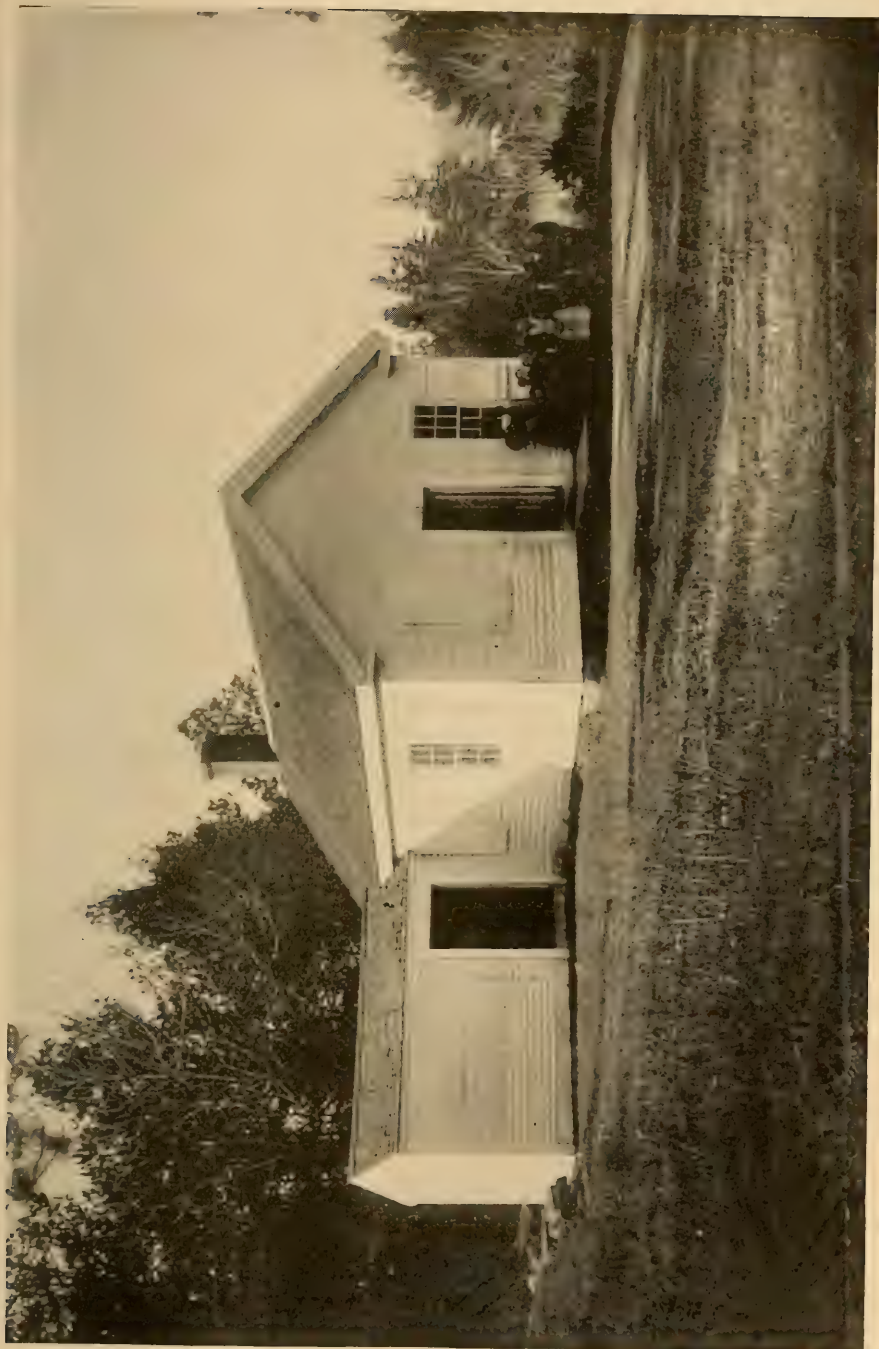
Pages 274-280 illustrate the schoolhouses of the county. The best and poorest are given. There are but ten schoolhouses containing more than two rooms. Two of these are high school buildings (Stafford, page 273, and Rockville, page 168).



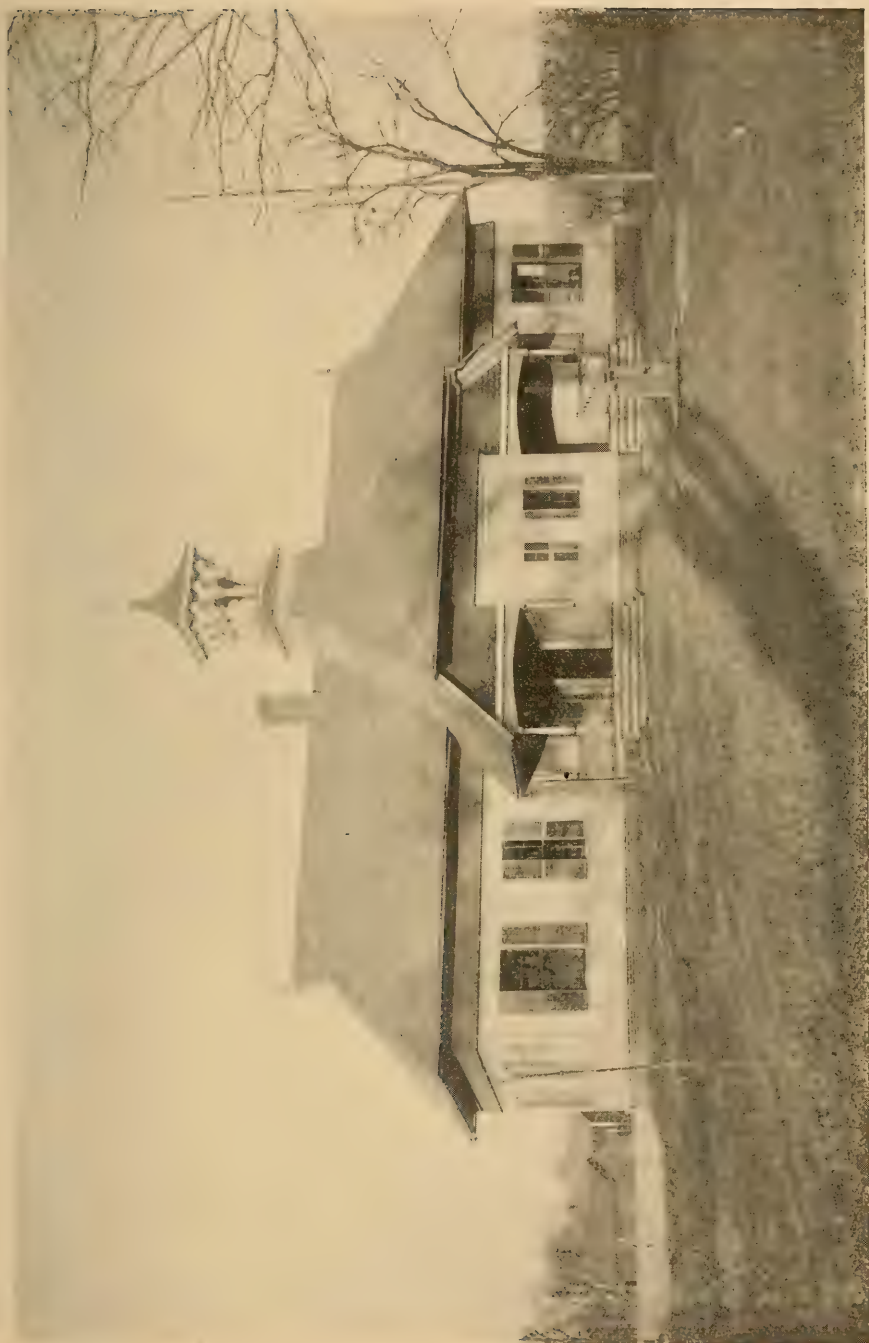
STAFFORD HIGH SCHOOL

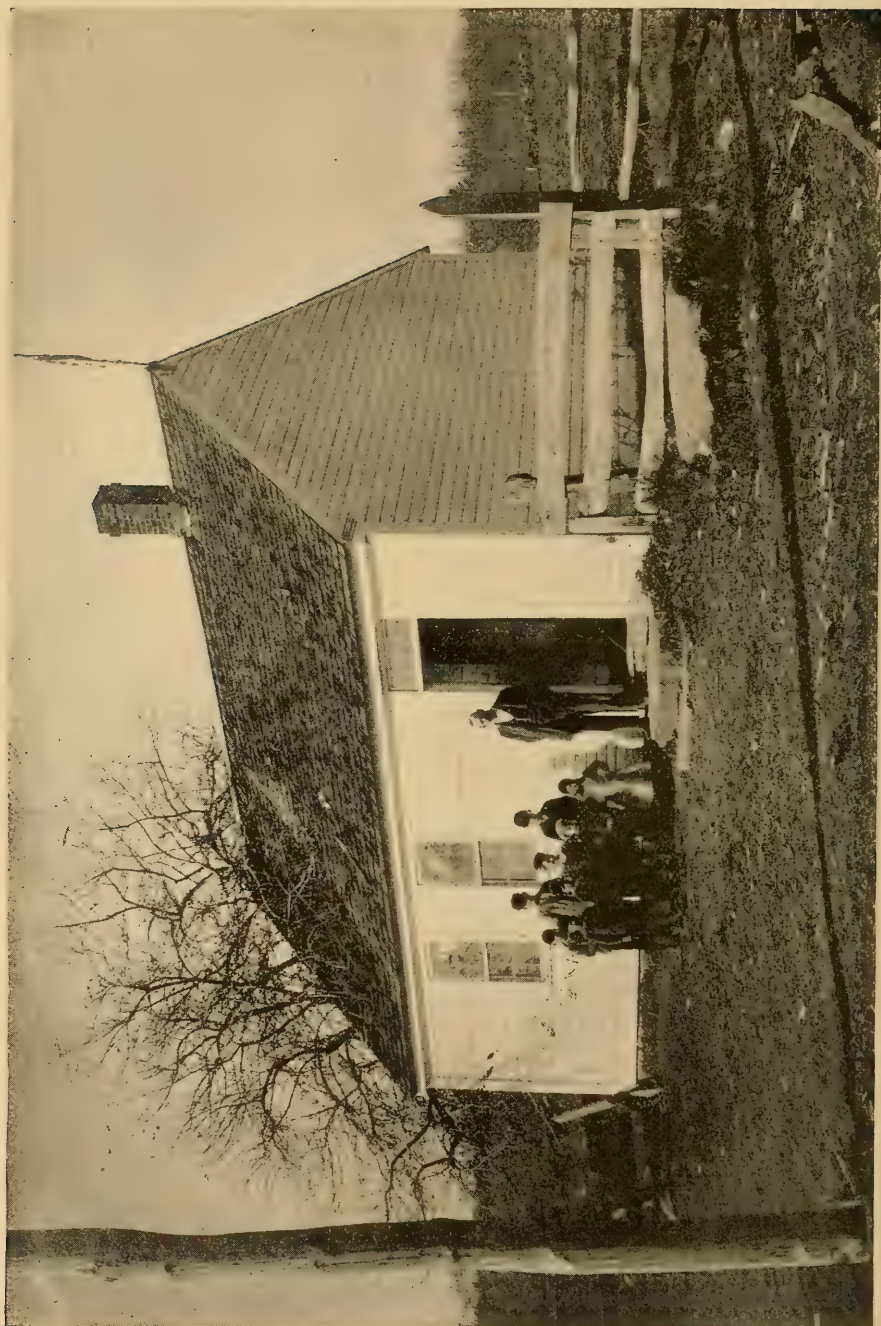
* Has High School.
ED. — 18



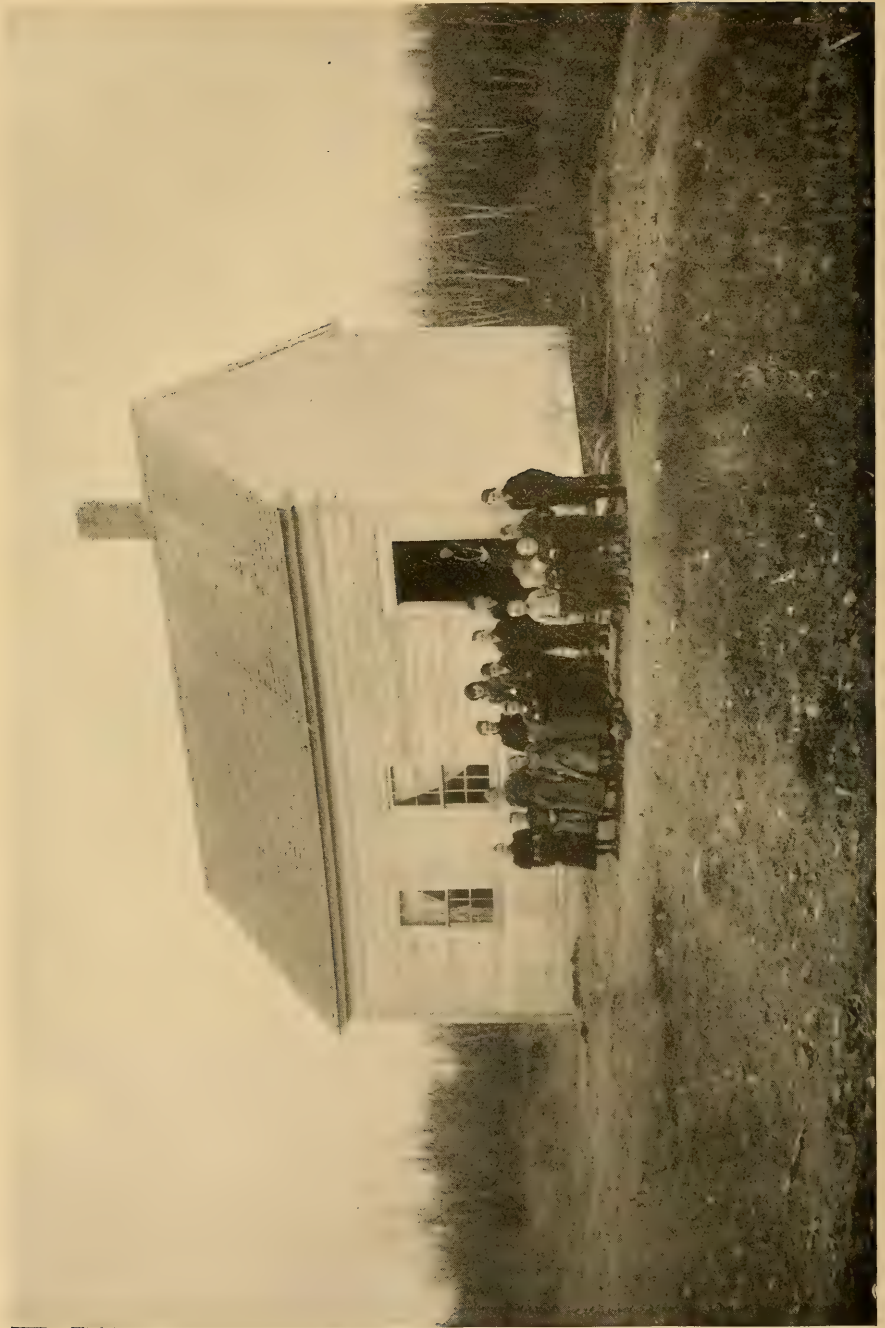












BUILDINGS

The number of schoolhouses in each town is found in Part i of the tables, pages 300-400.

The following table shows the method of heating and ventilating :

TABLE XIV

		Heating		Ventilation
Tolland	9 districts	wood stove	1 district	no ventilation
	2 districts	coal stove	1 district	small flue
			1 district	door and windows
			3 districts	scuttle
Andover	1 district	wood stove	1 district	windows
Bolton	4 districts	wood stove	4 districts	windows
Columbia	8 districts	wood stoves	8 districts	windows
Coventry	9 districts	wood stoves	1 district	windows and ventilator in chimney
Ellington	1 district	coal stove	9 districts	windows
	8 districts	wood stove	7 districts	windows
	1 furnace		1 district	ventilator and windows
Hebron	7 districts	wood stove	1 district	ventilating shaft
			9 districts	windows
Mansfield	2 districts	coal stoves		
	14 districts	wood stoves	12 districts	windows
Somers	9 districts	wood stoves	2 districts	ventilators and windows
			9 districts	windows
	1 district	coal stove	1 district	ventilator and windows
Stafford	14 districts	wood stove	14 districts	windows
Union	1 steam		1 district	shaft
	6 districts	wood stove	6 districts	windows
Vernon	4 districts	steam	9 districts	windows
	4 districts	coal stoves	2 districts	registers open into flues
	3 districts	wood stoves	1 district	Fuller & Warren system
Willington	1 district	hot air		
	9 districts	wood stoves	7 districts	windows
			2 districts	scuttle

The table shows that in six districts only is any systematic ventilation attempted. Probably in two only is there any change of air which can be properly called ventilation.

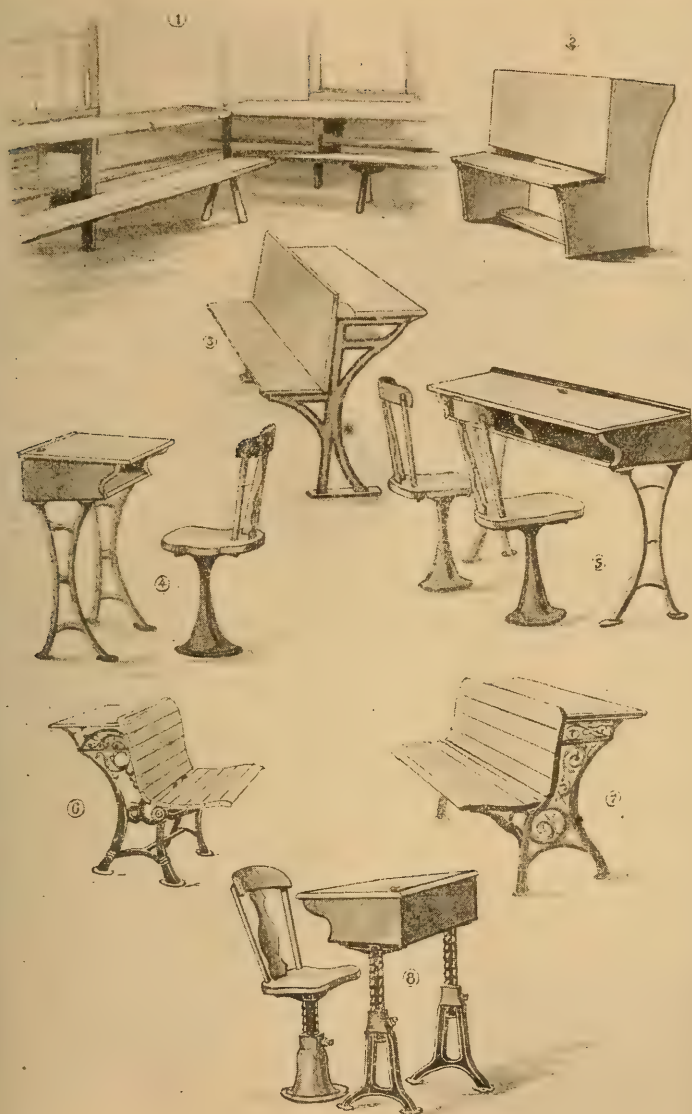
Even in small rooms and with the ordinary stoves much can be done to secure pure air and reasonable warmth. Methods of heating and ventilating are discussed on pp. 212-232 of this report.

The following table shows the provision made for the care of building :

TABLE XV

Tolland	10 districts	teacher		
Andover		janitor		
Bolton	4 districts	teacher		
Columbia	8 districts	teacher		
Coventry	9 districts	teacher	1 district	janitor
Ellington	7 districts	teacher	2 districts	janitor
Hebron	7 districts	teacher	2 districts	janitor
Mansfield	14 districts	teacher		
Somers	8 districts	teacher	2 districts	janitor
Stafford	11 districts	teacher	3 districts	boy 1 district janitor
Union	6 districts	teacher		
Vernon	5 districts	teacher	6 districts	janitor
Willington	9 districts	teacher		

In 99 districts the duties of teacher and janitor are combined.



The following table shows the style of desk which the children use. The numbers refer to the figures on page 283.

TABLE XVI

Tolland	3 districts, No. 2	3 districts, No. 3
	2 districts, No. 6	3 districts, No. 7
Andover	1 district, No. 7	
Bolton	1 district, No. 3	3 districts, No. 7
Columbia	2 districts, No. 2	1 district, No. 1
		5 districts, No. 7
Coventry	1 district, No. 2	6 districts, No. 5
	1 district, No. 3	2 districts, No. 7
Ellington	2 districts, No. 2	2 districts, No. 6
	1 district, No. 3	3 districts, No. 7
	1 district, No. 5	
Hebron	1 district, No. 1	1 district, No. 5
	3 districts, No. 2	2 districts, No. 7
	2 districts, No. 3	
Mansfield	1 district, No. 2	3 districts, No. 5
	7 districts, No. 3	3 districts, No. 7
Somers	3 districts, No. 2	2 districts, No. 7
	2 districts, No. 5	
	2 districts, No. 6	
Stafford	7 districts, No. 2	3 districts, No. 5
	1 district, No. 3	5 districts, No. 6
	1 district, No. 4	2 districts, No. 7
Union	1 district, No. 1	
	6 districts, No. 6	
Vernon	1 district, No. 2	2 districts, No. 6
	6 districts, No. 4	1 district, No. 7
	2 districts, No. 5	
Willington	1 district, chairs and table	1 district, No. 3
	5 districts, No. 2	2 districts, No. 6
		1 district, No. 7

The following table gives in detail the facts relating to schoolhouses :

TOLLAND	DISTRICTS										
	No. 1	No. 2	No. 3	No. 4	No. 5	Nos. 7 and 9	No. 8	No. 10	No. 11*	No. 12	No. 13
Property of District, Erected,	yes 1845	yes	yes	yes	yes	yes	yes 1876	yes 1862	yes	yes	yes 1865
Site—Drainage,	good	good	good	good	fair	good	good	good	fair	good	fair
Fence,	no	no	no	no	no	no	no	no	no	no	no
Playground,	yes	no	no	no	yes	no	yes	no	no	no	no
Cellar,	yes	no	no	no	no	no	no	no	no	no	no
Condition,	good	good	fair	fair	fair	poor	fair	fair	poor	good	good
Defaced,	no	no	no	some	some	some	no	no	yes	no	no
Value,	\$600	\$350	\$200	\$350	\$350	\$250	\$450	\$400	\$150	\$300	\$500
Schoolrooms,	1	1	1	1	1	1	1	1	1	1	1
Sittings,	39	22	30	26	23	22	20	30	24	12	20
Dimensions,	27x24x9	26x20x ¹⁰	19x18x8	20x19x8	25x15x9	20x19x ⁹	20x19x ¹⁰	23x19x ¹⁰	18x18x9	18x18x9	19x17x8
Ventilation,	small flue.	door and windows	none	by scuttle	by scuttle	by scuttle	by scuttle	by scuttle	by scuttle	by scuttle	by scuttle
Cloak-rooms— Arranged,	entry	entry	2 entries	entry	entry	entry	entry	entry	entry	entry	entry
Ventilation,	door	door	door	door	door	door	door	door	door	door	door
Place for washing,	yes	yes	no	no	yes	yes	yes	yes	no	no	yes
Play-room,	no	no	no	no	no	no	no	no	no	no	no
Heat,	coal	wood	wood	wood	wood	wood	wood	wood	coal	wood	wood
Light,	stove sides	stove sides and end	stove sides and end	stove sides and end	stove sides and end	stove sides and end	stove sides and end	stove sides and end	stove sides and end	stove sides and end	stove sides and end
Safety—Fire-escapes, Doors open in or out, Water-closets— Condition—Inside, Outside,	no in one fair, one not fit for use	no in fair	no in fair	no in fair	no in fair	no in poor	no in fair	no in fair	no in poor	no in fair	no in fair
Number,	2 in one	1	1	2 in one	2 in one	1	2	1	2 in one	1	2
Distance from school- house,	50 feet	60 feet	24 feet	75 feet	32 feet	25 feet	18 feet	45 feet	adjacent both in one building	70 feet	10 feet
Distance apart,	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent
Fence between,	no	no	no	no	no	no	wood- house	wood- house	no	no	no
Apparatus— Globe,	yes	no	no	yes	yes	no	yes	no	no	no	no
Maps,	yes	yes	yes	no	no	yes	yes	no	no	no	no
Clock,	yes	no	no	no	no	no	no	no	no	no	no
Supplies furnished,	crayon	crayon	crayon	crayon	crayon	crayon	crayon	crayon	crayon	crayon	crayon
Library,	yes	no	yes	no	no	no	no	no	no	no	no
Number,	12	20	20	20	20	20	20	20	20	20	20
Bookcase,	no	no	no	no	no	no	no	no	no	no	no
Desks— Style,	No. 6	No. 3	No. 7	No. 2	No. 3	No. 7	No. 7	No. 3	No. 2	No. 6	No. 2
Arranged,	light on sides	light on back and sides	light on back and sides	light on back and sides	light on back and sides	light on back and sides	light on back and sides	light on back and sides	light on back and sides	light on back and sides	light on back and sides
Care of Building,	teacher	teacher	teacher	teacher	teacher	teacher	teacher	teacher	teacher	teacher	teacher

* Not occupied.

ANDOVER	Union District	ANDOVER	Union District
Property of District, . . .	church	Doors open in or out, . .	in
Erected,	1840 or before	Water Closets—	
Site—Drainage,	good	Condition—Inside, . .	.....
Fence,	no	Outside,	fair
Playground,	yes	Number,	2
Cellar,	no	Distance from school-	
Condition,	yes	house,	50 feet
Defaced,	no	Distance apart, . . .	together
Value,	\$400	Fence between, . . .	no
Schoolrooms,	1	Apparatus—	
Sittings,	34	Globe,	yes
Dimensions,	24x36	Maps,	yes
Ventilation,	windows	Clock,	no
Cloak-rooms—		Supplies furnished, . .	yes
Arranged,	in hall	Library—	no
Ventilation,	windows	Number, . . . . .	.....
Place for washing, . . .	no	Bookcase, . . . . .	.....
Play-room,	no	Desks—	
Heat,	wood	Style,	No. 7
Light,	sides and end	Arranged,	in rows
Safety—Fire-escapes, .	no	Care of building, . . .	janitor

BOLTON	DISTRICTS			
	Center	North	South	Southwest
Property of District, . . .	yes	yes	yes	yes
Erected,	1875	1875	1877	1885
Site—Drainage,	good	good	good	good
Fence,	no	no	no	no
Playground,	yes	yes	yes	yes
Cellar,	no	no	no	no
Condition,	fair	fair	fair	fair
Defaced,	no	no	no	no
Value,	\$1,400	\$1,100	\$900	\$500
Schoolrooms,	1	1	1	1
Sittings,	36	32	28	20
Dimensions,	18x40	18x30	18x30	18x24
Ventilation,	windows	windows	windows	windows
Cloak-rooms—				
Arranged,	in halls	in halls	in halls	in hall
Ventilation,	windows	door	door	door
Place for washing, . . .	no	no	no	no
Play-room,	no	no	.....	.....
Heat,	wood stove	wood stove	wood stove	wood stove
Light,	sides	sides and end	sides	sides and end
Safety—Fire-escapes, .	no	no	no	no
Doors open in or out, .	out	out	in and out	in and out
Water-closets—				
Condition—Inside, . . .	.....	.....	.....	.....
Outside,	fair	fair	fair	poor
Number,	1	2	2	2
Distance from schoolhouse, .	20 feet	20 feet	15 feet	18 feet
Distance apart, . . . . .	.....	10 feet	15 feet	adjacent
Fence between, . . . . .	.....	yes	yes	no
Apparatus—				
Globe,	yes	no	no	no
Maps,	yes	no	yes	yes
Clock,	no	no	no	no
Supplies furnished, . . .	yes	no	no	no
Library—	.....	no	no	no
Number, . . . . .	.....	.....	.....	.....
Bookcase, . . . . .	.....	.....	.....	.....
Desks—				
Style,	No. 7	No. 7	No. 3	No. 7
Arranged,	in rows	in 4 rows	in rows	in 2 rows
Care of building,	teacher	teacher	teacher	teacher

COLUMBIA	DISTRICTS							
	No. 1	No. 2	No. 3	No. 4	No. 5	No. 6	No. 7	No. 8
Property of District,	yes	yes	yes	yes	yes	yes	yes	yes
Erected,					1883			
Site — Drainage, . .	good	good	good	good	good	poor	good	good
Fence,	no	no	yes	no	no	no	no	no
Playground, . . .	no	no	yes	no	yes	no	yes	yes
Cellar,	no	no	no	no	no	no	no	no
Condition,	good	poor	good	*good	good	fair	poor	fair
Defaced,	no	yes	no	no	no	yes	yes	no
Value,					\$800			
Schoolrooms, . . .	1	1	1	1	1	1	1	1
Sittings,	30	24	24	20	32	25	26	40
Dimensions, . . .	20x34	16x24	20x30	16x24	18x36	18x22	16x28	26x40
Ventilation, . . .	windows	windows	windows	windows	windows	windows	windows	window
Cloak-rooms —								
Arranged,	in halls	in hall	in halls	in hall	in halls	in hall	in hall	in halls
Ventilation, . . .	windows	door	windows	door	windows	door	door	windows
Place for washing, .	no	no	no	no	no	no	no	no
Play-room,	no	no	no	no	no	no	no	no
Heat,	wood	wood	wood	'wood	wood	wood	wood	wood
Light,	stove	stove	stove	stove	stove	stove	stove	stove
	sides	sides	sides	sides	sides	sides	sides	sides
	and end	and end	and end	and end			and end	and end
Safety — Fire-escapes,	no	no	no	no	no	no	no	no
Doors open in or out,	in	in	in	in and	in	in and	in	in and
				out		out		out
Water-closets —								
Condition — Inside,								
Outside,	fair	poor	fair	poor	fair	fair	poor	poor
Number,	2	1	2	1	2	2	1	2
Distance from school-								
house,	20 feet	10 feet	30 feet	80 feet	20 feet	25 feet	.....	20 feet
Distance apart, . .	adjacent	.....	25 feet	.....	adjacent	adjacent	.....	15 feet
Fence between, . .	yes	.....	yes	.....	yes	yes	.....	yes
Apparatus —								
Globe,	no	no	no	no	no	no	no	no
Maps,	yes	no	yes	no	no	yes	no	yes
Clock,	no	no	no	no	no	no	no	no
Supplies furnished, .	no	no	no	no	no	no	no	no
Library —								
Number,	no	no	no	no	no	no	no	no
Bookcase,								
Desks —								
Style,	No. 3	No. 2	No. 7	No. 7	No. 7	No. 7	No. 2	No. 7
Arranged,	in rows	in rows	in 4 rows	in 4 rows	in 4 rows	in rows	in rows	in rows
Care of Building, .	teacher	teacher	teacher	teacher	teacher	teacher	teacher	teacher

* Building very old, but newly fitted up inside.

ELLINGTON	DISTRICTS									
	No. 1	No. 2	No. 3	No. 5	No. 6	No. 7	No. 8	No. 9	No. 10	
Property of District, .	yes	yes	yes	yes	yes	yes	yes	yes	yes	
Erected,	1870	1870	1873	1890	1891	1845	1893	1893	1893	
Site--Drainage, . . .	good	good	good	good	good	good	good	good	good	
Fence,	no	no	yes	no	no	no	no	no	yes	
Playground,	yes	yes	yes	yes	yes	"	"	yes	"	
Cellar,	no	no	no	no	no	"	"	no	"	
Condition,	fair	poor	good	good	good	poor	poor	fair	good	
Defaced,	yes	yes	no	no	no	yes	yes	no	no	
Value,	\$1,500	\$3,000	\$2,500	\$1,500	\$4,000	\$500	\$400	\$400	\$6,000	
Schoolrooms,	1	1	1	1	2	1	1	1	2	
Sittings,	35	48	36	26	36 52	18	18	20	42 42	
Dimensions,	30x24x10	34x22x12	30x18x10	24x20x10	32x18x10 32x18x10	20x18x 9	20x18x10	24x18x10	27x24x10 27x24x10	
Ventilation,	windows	windows	windows	windows	ventilators, windows	windows	windows	windows	ventilating shaft	
Cloakrooms—										
Arranged,	in halls	in hall	in hall	in hall	in halls	in hall	in hall	in hall	in halls	
Ventilation,	windows	windows	windows	windows	windows	door	window	window	shaft, win- dows	
Place for washing, .	no	no	no	yes	yes	no	no	no	yes	
Playroom,	no	no	no	no	no	no	no	no	no	
Heat,	wood stove	wood stove	wood stove	wood stove	wood stoves	wood stove	wood stove	wood stove	furnaces	
Light,	sides and end	sides and ends	sides and ends	sides and end	sides and end	sides and end	sides and end	sides and end	sides and end	
Safety—Fire-escapes, Doors open in or out,	no 2 out, 2 in	no in	no in	no in	no in	no 1 in, 1 out	no in	no in	no out	
Water-closets—										
Condition—Inside, .	poor	poor	good	fair	good	poor	poor	fair	good	
Outside,	2 in 1	2 in 1	2 in 1	2 in 1	2	1	1	1	4	
Distance from school- house,	15 feet	40 feet	25 feet	20 feet	15 feet	20 feet	40 feet	30 feet	20 feet	
Distance apart, . . .	adjacent	adjacent	adjacent	adjacent	40 feet	no	no	no	adjacent	
Fence between, . . .	no	no	yes	yes	no	no	no	no	no	
Apparatus—										
Globe,	"	"	no	no	no	no	no	no	yes	
Maps,	yes	yes	yes	yes	yes	yes	yes	yes	"	
Clock,	no	no	no	no	"	no	no	no	"	
*Supplies furnished, .	yes	yes	yes	no	"	no	no	yes	"	
Library,	no	no	"	yes	no	"	yes	"	no	
Number,	no	no	93	70	no	no	20	30	no	
Bookcase,	no	no	yes	yes	no	no	no	yes	no	
Desks—										
Style,	No. 7	No. 3	No. 7	No. 7	No. 6	No. 2	No. 2	No. 5	No. 6	
Arranged,	6 rows	in rows	4 rows	rows	6 rows	4 rows	4 rows	3 rows	7 rows	
Care of Building, . .	teacher	teacher	teacher	teacher	janitor	teacher	teacher	teacher	janitor	

* Free Text Books.

HEBRON	DISTRICTS									
	No. 1	No. 2	No. 4	No. 5	No. 6	No. 8	No. 9	No. 10	No. 11	
Property of District, Erected,	yes	yes	yes	yes	yes	yes	yes	yes	yes	
Site — Drainage,	good	poor	good	good	good	good	good	good	good	
Fence,	no	no	no	no	no	no	no	no	no	
Playground,	"	yes	yes	"	"	yes	yes	"	"	
Cellar,	"	no	no	"	"	no	no	"	"	
Condition,	fair	poor	good	poor	poor	good	fair	fair	poor	
Defaced,	some	yes	no	yes	yes	no	no	yes	yes	
Value,	\$750	\$300	\$800	\$200	\$200	\$800	\$400	\$400	\$100	
Schoolrooms,	1	1	1	1	1	1	1	1	1	
Sittings,	48	25	34	20	18	30	20	18	16	
Dimensions,	36x24x10	35x25x9	40x25x9	25x20x8	20x20x8	24x18x	24x18x8	24x20x8	25x20x8	
Ventilation,	windows	windows	windows	windows	windows	windows	windows	windows	windows	
Cloakrooms —										
Arranged,	in hall	in hall	in halls	in hall	in hall	in hall	in hall	in hall	in hall	
Ventilation,	windows	windows	windows	window	door	door	door	window	door	
Place for washing,	no	no	no	no	no	no	no	no	no	
Playroom,	"	"	"	"	"	"	"	"	"	
Heat,	wood	wood	coal	wood	wood	wood	wood	wood	coal	
Light,	stove	stove	stove	stove	stove	stove	stove	stove	stove	
Safety — Fire-escapes,	sides and	sides	sides	sides	sides	sides	sides	sides	sides	
Doors open in or out,	end	and end	and end	and end	and end	and end	and end	and end	and end	
	no	no	no	no	no	no	no	no	no	
	inside in,	in	in	in	in	out	in	in	in	
	outs'e out									
Water-closets —										
Condition — Inside,	poor	poor	fair	fair	poor	poor	poor	poor	poor	
Outside,	2	1	2	1	1	1	1	2	1	
Number,	18 feet	25 feet	30 feet	25 feet	20 feet	35 feet	40 feet	30 feet	25 feet	
Distance from schoolhouse,	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent	adjacent	
Distance apart,	no	no	no	no	no	no	no	no	no	
Fence between,										
Apparatus —										
Globe,	"	yes	no	yes	no	yes	no	no	no	
Maps,	yes	"	"	no	yes	"	"	"	"	
Clock,	no	no	"	"	no	"	"	"	"	
Supplies furnished,	"	"	"	"	"	no	"	"	"	
Library,	"	yes	"	"	"	"	"	"	"	
Number,	50	50	50	50	50	50	50	50	50	
Bookcase,	yes	yes	yes	yes	yes	yes	yes	yes	yes	
Desks —										
Style,	No. 3	No. 2	No. 5	No. 2	No. 2	No. 7	No. 3	No. 7	No. 1	
Arranged,	6 rows	in rows	in rows	4 rows	3 rows	3 rows	2 rows	2 rows	around outside of room	
Care of Building,	teacher	janitor	janitor	teacher	teacher	teacher	teacher	teacher	teacher	

[illegible]

SOMERS	DISTRICTS									
	No. 1	No. 2	No. 3	No. 4	No. 5	No. 6	No. 7	No. 8	No. 9	No. 10
Property of District, . . .	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Erected, . . .	1835	1845	1860	repaired 1890	1889	.....	1844	.....	repaired 1885	.....
Site—Drainage, . . .	good	good	poor	good	good	good	good	good	good	poor
Fence, . . .	no	no	no	no	no	no	no	no	no	no
Playground, . . .	yes	no	yes	no	yes	no	no	yes	no	no
Cellar, . . .	no	no	no	no	no	no	no	no	no	no
Condition, . . .	fair	poor	poor	fair	good	good	poor	good	fair	poor
Defaced, . . .	no	yes	yes	no	no	no	yes	no	no	yes
Value, . . .	\$200	\$250	\$300	\$500	\$900	.....	\$150	\$500	\$500	\$50
Schoolrooms, . . .	2	1	1	1	1	3	1	1	1	1
Sittings, . . .	36 30	22	36	28	24	36 35	18	20	24	18
Dimen	34x21x9 34x21x9	20x18x9	24x22x ₁₀	24x20x ₁₀	22x20x ₁₂	36x28x9 36x28x12 36x28x8	18x16x8	20x20x9	24x20x ₁₀	20x18x9
Ventilation, . . .	windows	windows	windows	windows	windows	ventilators, windows	windows	windows	windows	windows
Cloak-rooms—										
Arranged, . . .	in halls	in hall	in hall	in hall	in hall	in halls	in hall	in hall	in hall	in hall
Ventilation, . . .	windows	door	windows	windows	windows	windows	windows	windows	door	door
Place for washing, . . .	no	no	no	no	no	no	no	no	no	no
Play-room, . . .	no	no	no	no	no	no	no	no	no	no
Heat, . . .	wood	wood	wood	wood	wood	coal	wood	wood	wood	wood
Light, . . .	stove	stove	stove	stove	stove	stoves	stove	stove	stove	stove
Safety—Fire-escapes, .	sides	sides	sides	sides	sides	sides	sides	sides	sides	sides
Doors open in or out, .	and ends	and end	and end	and end	and end	and end	and end	and end	and end	and end
Water-closets—	no	no	no	no	no	no	no	no	no	no
Condition—Inside, .	in	in	in	in	in	in	in	in	in	in
Outside, . . .	fair	poor	poor	poor	fair	good	poor	poor	in shed connected to building	poor
Number, . . .	2	1	1	1	2	2	1	2	2	1
Distance from school- house, . . .	15 feet	25 feet	15 feet	60 feet	40 feet	10 feet	30 feet	adjacent	partition	50 feet
Distance apart, . . .	adjacent	.....	.....	.....	adjacent	adjacent	.....	.....	between	.....
Fence between, . . .	yes	.....	.....	.....	no	yes	.....	yes	.....	.....
Apparatus—										
Globe, . . .	no	no	yes	no	no	yes	yes	no	no	no
Maps, . . .	yes	yes	yes	yes	yes	yes	yes	yes	yes	no
Clock, . . .	no	no	no	no	no	yes	no	no	no	no
Supplies furnished, . .	no	no	no	no	no	no	no	no	no	no
Library, . . .	no	no	no	yes	no	.....	no	no	no	no
Number, . . .	.....	.....	.....	24	.....	.....	.....	.....	.....	.....
Bookcase, . . .	.....	.....	.....	no	.....	yes	.....	.....	.....	.....
Desks—										
Style, . . .	No. 5	No. 2	No. 5	No. 7	No. 6	No. 6	No. 2	No. 7	No. 7	No. 2
Arranged, . . .	in rows	in rows	in rows	in rows	in rows	in rows	3 rows	.....	rows	rows
Care of Building, . . .	janitor	teacher	teacher	teacher	teacher	janitor	teacher	teacher	teacher	teacher

STAFFORD	DISTRICTS						
	No. 1	No. 2	No. 4	No. 5	No. 6	No. 7	No. 9
Property of District, . . .	yes	yes	yes	yes	yes	yes	yes
Erected, . . .	.....	1884	1882	.....	.....	.....	.....
Site—Drainage, . . .	good	good	good	good	good	fair	good
Fence, . . .	no	no	no	no	no	no	no
Playground, . . .	yes	yes	yes	yes	yes	no	no
Cellar, . . .	yes	yes	no	yes	no	no	no
Condition, . . .	poor	good	good	good	fair	poor	poor
Defaced, . . .	yes	no	no	no	no	yes	yes
Value, . . .	.....	\$25,000	.....	.....	.....	.....	.....
Schoolrooms, . . .	2	8	1	3	1	1	1
Sittings, . . .	50	368	24	132	36	14	24
Dimensions, . . .	24x24x94	40x30x13	20x18x	32x28x	24x18x9	20x18x7	20x20x9
Ventilation, . . .	24x15x94	35x30x13	shaft	10	10	.....	.....
Recitation-room, . . .	windows	windows	windows	windows	windows	windows	windows
Cloak-rooms—	.....	1	.....	.....	.....	.....	.....
Arranged, . . .	in halls	in halls	in hall	in halls	closet	in hall	in hall
Ventilation, . . .	doors	windows	windows	windows	for girls	door	door
Place for washing, . . .	no	yes	no	basins	no	no	no
Play-room, . . .	no	in base-	no	yes,	no	no	no
		ment		unused			
				school-			
				room			
Heat, . . .	wood	steam	wood stoves	wood	wood	wood	wood
	stove			stoves	stove	stove	stove
Light, . . .	sides	side	sides and	sides	sides	sides	sides
	and end	and end	end	and end	and end	and ends	and en
Safety—Fire-escapes, . . .	no	no	no	no	no	no	no
Doors open in or out, . . .	in	inside in,	in	in	in	in	in
		outside					
		out					
Water-closets—	.....	.....	.....	.....	.....	.....	.....
Condition—Inside, . . .	.....	.....	.....	.....	.....	.....	.....
Outside, . . .	poor	good	poor	1 fair	poor	poor	poor
				1 poor			
Number, . . .	2	2	1	2	2	1	1
Distance from school-	.....	.....	.....	.....	.....	.....	.....
house, . . .	8 feet	20 feet	30 feet	30 feet	30 feet	3 feet	55 feet
Distance apart, . . .	adjacent	adjacent	.....	35 feet	6 feet	.....	.....
Fence between, . . .	no	yes	.....	no	no	.....	.....
Apparatus—	.....	.....	.....	.....	.....	.....	.....
Globe, . . .	yes	yes	no	yes	no	no	no
Maps, . . .	old	yes	yes	yes	poor	no	old
Clock, . . .	no	yes	no	yes	yes	no	no
Supplies furnished, . . .	no	no	no	yes	no	no	no
Library, . . .	no	yes	no	yes	no	no	no
Number, . . .	.....	1,350	.....	20	.....	.....	.....
Bookcase, . . .	.....	yes	.....	yes	.....	.....	.....
Desks—	.....	.....	.....	.....	.....	.....	.....
Style, . . .	Nos. 5	No. 6	No. 7	Nos. 5	No. 5	No. 2	No. 2
	and 6			and 6			
Arranged, . . .	light on	light on	light on	light on	light on	around	light on
	sides and	sides and	sides and	sides	and back	room	sides
	back	back	back	and back	teacher	teacher	and back
Care of building, . . .	boy	janitor	teacher	boy	teacher	teacher	teacher

STAFFORD — CON- TINUED	DISTRICTS							
	No. 10	No. 11	No. 12	No. 13	No. 14	No. 15	No. 16	No. 17
Property of District, .	yes	yes	yes	yes	yes	yes	yes	yes
Erected, . . . . .	.....	.....	.....	1865	.....	.....	1852	.....
Site — Drainage, . .	good	good	good	good	good	poor	good	no
Fence,	no	no	no	no	no	no	no	no
Playground, . . .	yes	yes	no	yes	no	no	no	no
Cellar,	no	no	no	no	no	no	no	no
Condition,	good	poor	poor	poor	poor	air	poor	poor
Defaced,	no	no	yes	some	yes	no	some	some
Value, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....
Schoolrooms, . . .	1	1	1	2	1	1	1	1
Sittings,	24	32	22	54	18	21	24	20
Dimensions, . . .	21x18x9	23x22x9	18x18x8	18x14x9	18x18x8	18x15x7 ¹	20x18x8	22x18x9
Ventilation, . . .	windows	windows	windows	windows	windows	windows	windows	windows
Recitation-room, .	.....	.....	.....	.....	.....	.....	.....	.....
Cloak-rooms —	.....	.....	.....	.....	.....	.....	.....	.....
Arranged,	in hall	in hall	none	in halls	in hall	in hall	in hall	none
Ventilation, . . .	door	door	.....	.....	.....	.....	.....	.....
Place for washing, .	no	no	no	no	no	no	no	no
Play-room,	no	no	no	no	no	no	no	no
Heat,	wood	wood	wood	wood	wood	wood	wood	wood
Light,	stove	stove	stove	stoves	stove	stove	stove	stove
Safety — Fire-escapes,	sides	sides	sides	side	sides	sides	sides	sides
Doors open in or out,	and end	and end	.....	and end	.....	and end	and end	and end
Water-closets —	no	no	no	no	no	no	no	no
Condition — Inside,	in	in	in	in	in	in	in	in
Outside,	good	1 fair 1 very poor	poor	fair	poor	good	fair	fair
Number,	2	2	1	2	1	1	1	1
Distance from school- house,	6 feet	1 50 feet 1 60 feet	.....	20 feet	15 feet	6 feet	20 feet	30 feet
Distance apart, . .	8 feet	120 feet	.....	adjacent	.....	.....	.....	.....
Fence between, . .	wood- shed	no	.....	yes	.....	.....	.....	.....
Apparatus —	.....	.....	.....	.....	.....	.....	.....	.....
Globe,	no	no	no	no	no	no	yes	no
Maps,	yes	yes	poor	poor	no	yes	yes	poor
Clock,	no	no	no	no	no	no	yes	no
Supplies furnished, .	no	no	no	no	no	no	no	no
Library,	no	no	no	no	no	no	no	no
Number, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....
Bookcase, . . . .	.....	.....	.....	.....	.....	.....	.....	.....
Desks —	.....	.....	.....	.....	.....	.....	.....	.....
Style,	Nos. 6 and 7	No. 2	No. 3	Nos. 4 and 6	No. 2	No. 2	No. 2	No. 2
Arranged,	light on sides and back	light on sides and back	light on sides	light on side and back	light on sides	light on sides and back	light on sides and back	light on sides and back
Care of building, .	teacher	boy	teacher	teacher	teacher	teacher	teacher	teacher

UNION	DISTRICTS					
	No. 1	No. 2	No. 3	No. 4	No. 5	No. 6
Property of District, . . .	yes	yes	yes	yes	yes	yes
Erected, . . .	1877	1877	1877	1877	1877	1877
Site — Drainage, . . .	good	good	good	good	good	good
Fence, . . .	no	no	no	no	no	no
Playground, . . .	yes	yes	yes	yes	yes	yes
Cellar, . . .	no	no	no	no	no	no
Condition, . . .	fair	poor	poor	fair	poor	poor
Defaced, . . .	no	yes	yes	no	yes	yes
Schoolrooms, . . .	1	1	1	1	1	1
Sittings, . . .	40	18	12	36	28	20
Dimensions, . . .	28x20x9	18x18x8	20x18x8	28x28x13	18x17x8	18x17x10
Ventilation, . . .	windows	windows	windows	windows	windows	windows
Cloak-rooms —						
Arranged, . . .	in halls	in hall	in hall	in halls	none	in hall
Ventilation, . . .	windows	door	door	windows	basin	window
Place for washing, . . .	no	no	no	no	basin	basin
Play-room, . . .	no	no	no	no	no	no
Heat, . . .	wood	wood	wood	wood	wood	wood
Light, . . .	stove	stove	stove	stove	stove	stove
Safety — Fire-escapes, . .	sides	sides	sides	sides	sides	sides
Doors open in or out, . .	and end	and end	and end	and end	and end	and end
Safety — Fire-escapes, . .	no	no	no	no	no	no
Doors open in or out, . .	in	in	in	in	in	in
Water-closets —						
Condition — Inside, . . .	fair	poor	poor	fair	poor	poor
Outside, . . .	3	1	1	2	1	1
Number, . . .	3	1	1	2	1	1
Distance from school-house, . . .	10 feet	25 feet	30 feet	20 feet	55 feet	60 feet
Distance apart, . . .	15 feet	15 feet	15 feet	10 feet	10 feet	10 feet
Fence between, . . .	no	no	no	woodshed	woodshed	woodshed
Apparatus —						
Globe, . . .	yes	no	no	yes	yes	no
Maps, . . .	yes	no	no	yes	yes	no
Clock, . . .	no	no	no	yes	no	no
Supplies furnished, . . .	no	no	no	no	no	no
Library, . . .	no	no	no	yes	yes	no
Number, . . .	35	35	35	50	18	18
Bookcase, . . .	yes	yes	yes	yes	no	no
Desks —						
Style, . . .	No. 2	No. 2	Nos. 1 and 2	No. 2	No. 2	No. 2
Arranged, . . .	light on sides	light on sides and back	sides of room	light on sides and back	light on side	light on sides
Care of Building, . . .	teacher	teacher	teacher	teacher	teacher	teacher

VERNON	DISTRICTS			DISTRICTS		
	EAST					
	Old Building	East Building	Vernon Ave. Building	West	South	Center
Property of District, Erected, . . .	yes 1848	yes 1870	yes	yes	yes 1835	yes repaired 1894
Site — Drainage, . .	good	good	good	good	fair	good
Fence, . . .	yes	yes	no	yes	no	no
Playground, . .	"	"	yes	"	yes	yes
Cellar, . . .	"	"	"	"	no	no
Condition, . . .	good	good	good	good	fair	good
Defaced, . . .	no	no	no	no	no	no
Value, . . .	.....	.....	\$500	.....	.....	\$800
Schoolrooms, . . .	5	8	1	10	1	1
Sittings, . . .	241	360	52	482	44	40
Dimensions, . . .	{ two 22x26x14 two 20x33x14 48x46x14 }	{ 30x25x13 }	32x26x12	{ 4 (20x25x11) 3 (29 ² x25x10) 2 (29 ¹ x29 ² x10) 29 ² x24x10 hall, 60x29x11 }	{ 35x21x9 }	28x26x10
Ventilation, . . .	windows	registers in flues	windows	registers open into flues	windows	windows
Recitation rooms, . .	2	0	0	.....	.....	.....
Cloakrooms — Arranged, . . .	in halls	in halls	in halls	in halls	in hall	in halls
Ventilation, . . .	windows	windows	doors	windows	.....	.....
Place for washing, . .	yes	yes	yes	yes	yes	yes
Playroom, . . .	no	no	no	no	no	no
Heat, . . .	steam	steam	coal stove	steam	coal stove	coal stove
Light, . . .	sides and end	side and end, sides	sides	side and end, sides	sides and end	sides and end
Safety — Fire-escapes, Doors open in or out,	no	no inside, <i>in</i> , outside, <i>out</i>	no in	no in	no in	no in
Water-closets — Condition — Inside, .....	.....	.....	.....	.....	.....	.....
Outside, { one poor, { fair, { poor { good { fair { good {	one fair }	running water 2 in 1 }	.....	poor }	poor }	poor }
Number, . . .	2	2 in 1	2	2	2	2
Distance from school- house, . . .	65 feet	30 feet	65 feet	40 feet	42 feet	{ 33 feet }
Distance apart, . . .	2 feet	adjacent	5 feet	120 feet	15 feet	21 feet }
Fence between, . .	yes	no	yes	yes	no	no
Apparatus —						
Globe, . . .	yes	yes	"	"	yes	yes
Maps, . . .	"	"	"	"	"	"
Clock, . . .	"	"	"	"	"	"
Supplies furnished, .	"	"	"	"	"	"
Library, . . .	.....	.....	.....	.....	no	"
Number, . . .	.....	.....	.....	400	.....	.....
Bookcase, . . .	.....	.....	.....	yes	.....	.....
Desks —						
Style, . . .	No. 4	No. 4	No. 4	Nos. 4 and 6	No. 4	No. 7
Arranged, . . .	In rows	in rows	in rows	in rows	in rows	.....
Care of Building, . .	janitor	janitor	.....	janitor	teacher	janitor

VERNON — CON- TINUED	DISTRICTS					
	Southeast	Southwest	Northeast	Northwest	Talcottville	High
Property of District, Erected,	yes 1830	yes	yes	yes	yes 1880	..... 1893
Site — Drainage, . .	good	good	good	good	good	good
Fence,	no	no	yes	no	no	yes
Playground, . . .	"	yes	"	yes	yes	"
Cellar,	"	no	"	no	"	"
Condition,	fair	good	good	good	good	good
Defaced,	no	no	no	no	no	no
Value,	\$250	\$400	\$800	\$350	\$1,000	\$50,000
Schoolrooms, . . .	1	1	2	1	1	3
Sittings,	18	44	{ 44 36 }	16	54	181
Dimensions,	18x17x9	25x21x16	{ 32x26x12 26x19x12 }	19x18x9	40x29x16	{ 58x55x14 36x28x14 30x28x12 }
Ventilation,	windows	windows	windows	windows	windows	F. & W. system
Recitation rooms, .	.....	.....	.....	.....	.....	5
Cloakrooms —	.....	.....	.....	.....	.....	.....
Arranged,	small closet	one opens from schoolroom	in halls	in hall	open from schoolroom	open from hall
Ventilation,	none	.....	.....	window	schoolroom windows	shafts
Place for washing, .	no	yes	yes	yes	.....	yes
Playroom,	"	no	no	no	yes	.....
Heat,	wood stove	coal stove	wood stoves	wood stove	steam	F. & W. sys- tem, hot air
Light,	sides and end	sides	sides	sides and end	sides and end	.....
Safety — Fire-escapes	no	no	no	no	no	.....
Doors open in or out,	in	in	in	in	in	out
Water-closets —	.....	.....	.....	.....	.....	.....
Condition — Inside,	.....	.....	.....	.....	.....	.....
Outside,	fair	{ good poor }	poor	good	good	{ dry, F. & W. system
Number,	1	2	2	2 in one	2	.....
Distance from school- house,	45 feet	30 feet	30 feet	15 feet	adjoining	.....
Distance apart, . .	.....	9 feet	20 feet	adjacent	adjacent	.....
Fence between, . .	.....	no	no	no	yes	.....
Apparatus —	.....	.....	.....	.....	.....	.....
Globe,	yes	yes	yes	"	yes	yes
Maps,	"	"	"	"	"	"
Clock,	no	"	"	"	"	"
Supplies furnished, .	yes	"	"	yes	"	"
Library, . . . . .	.....	.....	.....	.....	.....	"
Number, . . . . .	.....	.....	.....	.....	.....	800
Bookcase, . . . . .	.....	.....	.....	.....	.....	yes
Desks —	.....	.....	.....	.....	.....	.....
Style,	No. 5	No. 5	No. 4	No. 2	No. 6	No. 6
Arranged, . . . . .	.....	.....	.....	.....	.....	lifting lid
Care of Building, .	teacher	teacher	teacher	teacher	janitor	janitor

DISTRICTS

WILLINGTON

	No. 1	No. 2	No. 3	No. 4	No. 5	No. 6	No. 7	No. 8	No. 9
Property of District, Erected,	yes	yes	yes	yes	yes	yes	yes	yes	yes
Site — Drainage, . . .	good	good	good	good	good	good	good	good	good
Fence,	no	no	no	no	no	no	no	no	no
Playground,	"	"	"	yes	"	yes	yes	yes	yes
Cellar,	"	"	"	no	"	no	no	no	"
Condition,	fair	fair	poor	fair	poor	good	fair	fair	good
Defaced,	some	no	some	no	yes	no	some	no	no
Schoolrooms,	1	1	1	1	1	1	1	1	1
Sittings,	24	24	32	24	20	30	30	28	48
Dimensions,	19x17x8	32x28x9	30x27x11	21x20x9	19x18x9	19x15x9	30x24x9	26x24x9	30x29x13
Ventilation,	windows	windows	scuttle	windows	windows	windows	windows	windows	scuttle
Cloakrooms — Arranged,	in hall	in hall	in hall	in hall	room leading from schoolroom	in hall	in halls	in halls	in halls
Ventilation,	door	door	window	door	window	window	windows	windows	windows
Place for washing, . .	no	no	no	basin	basin	no	no	basin	no
Playroom,	"	"	"	no	no	"	"	no	"
Heat,	wood stove	wood stove	wood stove	wood stove	wood stove	wood stove	wood stove	wood stove	wood stove
Light,	sides and end	sides	sides	sides and ends	sides and end	sides and end	sides and end	sides	sides and end
Safety — Fire-escapes, .	no	no	no	no	no	no	no	no	no
Doors open in or out, .	inside, out, outside, in	in	in	inside, out, outside, in	inside, out, outside, in	out	in	inside, out, outside, in	in
Water-closets — Condition — Inside, Outside,	good	poor	poor	poor	poor	fair	poor	poor	one good, one poor
Number,	1	1	1	1	1	1	1	1	2
Distance from school-house,	40 feet	8 feet	15 feet	20 feet	40 feet	60 feet	75 feet	75 feet	80 ft., and 125 feet
Distance apart, . . .									45 feet
Fence between, . . .									no
Apparatus — Globe,	yes	no	yes	no	yes	yes	no	yes	yes
Maps,	"	"	no	"	no	no	"	"	"
Clock,	"	"	"	"	"	"	"	no	"
Supplies furnished, . .	no	"	"	"	"	"	"	"	"
Library,	"	"	"	"	"	"	"	"	"
Number,									20
Bookcase,									no
Desks — Style,	No. 2	chair and table	No. 2	No. 2	No. 2	No. 6	No. 2	No. 3	Nos. 6 and 7
Arranged,	light on sides and back	light on sides	light on sides	light on all sides	light on sides and back	light on sides and back	light on sides and back	light on sides	light on sides and back
Care of Building, . .	teacher	teacher	teacher	teacher	teacher	teacher	teacher	teacher	teacher

TOWN REPORTS

Each town report is divided into seven parts as follows :

- Part I. A general statement of the number of schools, the number of children present at time of visit, degree of advancement.
- II. A statement of the work in each schoolroom in town.
- III. Reading.
- IV. Language, Dictation, and Spelling.
- V. Arithmetic.
- VI. Geography, History, and Civil Government.
- VII. A summary which could not be wholly included in the previous tables.

In connection with these tables are maps showing location of school-houses, libraries, etc.

TOLLAND — PART I

NAME OF TOWN.	District.	Enumera- tion.	Enroll- ment.	Average attendance.	Expenses.	Cost per scholar on av. attendance.	Cost per scholar per day.
Tolland,	No. 1,	37	45	27.0	\$380.00	\$14.07	\$0.093
	2,	27	40	22.5	242.00	10.75	0.071
	3,	26	25	14.1	200.00	14.18	0.094
	4,	15	17	12.7	200.00	15.74	0.104
	5,	25	24	13.6	200.00	14.70	0.098
	7 & 9,	27	19	10.6	200.00	18.86	0.125
	8,	11	9	7.4	200.00	27.02	0.180
	10,	15	25	10.5	200.00	19.04	0.126
	11,	4	..	....	.....	.....	.....
	12,	12	13	8.2	72.00	8.78	0.146
	13,	13	14	10.0	200.00	20.00	0.133

I. General Statistical Statement. (Ages), 5 6 7 8 9 10 11 12 13 14 15 16 Total.

1. Present at Time of Visits.

District No. 1,	2	3	1	4	5	3	3	3	2	6	0	0	32
2,	2	4	4	3	2	3	5	0	1	1	1	0	26
3,	1	2	1	1	3	3	2	2	1	1	0	2	19
4,	2	2	3	1	0	2	0	0	1	0	0	0	11
5,	0	2	1	0	0	2	2	2	2	1	2	0	14
7 and 9,	0	2	0	1	3	0	2	1	0	2	1	1	13
8,	1	1	3	0	0	1	0	0	0	1	0	0	7
10,	1	1	3	2	3	1	1	1	2	0	0	1	16
12,	1	1	1	0	1	0	1	0	0	0	0	0	5
13,	2	0	1	1	0	2	1	2	1	2	0	0	13
Total present,	12	18	18	13	17	17	17	11	10	13	6	4	150

2. Degree of Advancement. (Districts),

Doing some High School Work,	...	...	1	2	3	4	5	7	9	8	10	12	13	0
Nearly ready for High School Work,	...	...	0	0	0	0	0	0	0	0	0	0	0	0
Have studied the subject of Interest,	...	...	2	0	2	...	0	...	0	...	0	0	0	4
Reading in Fifth Reader,	...	...	2	1	5	0	5	4	1	2	0	5	25	
Fourth " "	...	...	13	5	5	1	6	7	2	3	1	3	46	
Third " "	...	...	7	7	0	2	6	2	3	7	0	5	39	
Second " "	...	...	6	3	7	0	2	1	0	3	0	3	25	
First " "	...	...	0	7	2	3	2	1	0	4	1	1	21	
Total belonging,	...	...	10	7	5	7	1	3	4	2	3	1	43	
	...	...	36	29	19	13	17	14	9	19	5	13	174	

NOTES: There were four pupils four years old, and one pupil of seventeen; the former are enumerated with age 5, the latter is classed with age 16.

There is no high school, and no child was found pursuing any high-school study. For list of subjects taught, see page 301.

Twenty-five pupils had studied the subject of interest sufficiently long to warrant giving them a test involving that subject. The results of that test are detailed on page 304.

The number set down as nearly ready for high-school work is the answer made by teachers to questions concerning their teaching of American history, that subject being necessary for admission to the high-school grade. The question was, How many will in the year finish the common school studies? Six teachers answered, "none"; one said "four," but changed it on reflection to "two"; one replied, "Two might if they would come through the spring term," and two teachers were not asked, having no history in their schools. If the number seem very small, it must be remembered that there is no high-school grade for teachers and pupils to strive for, and no course of study to guide them in their strife.

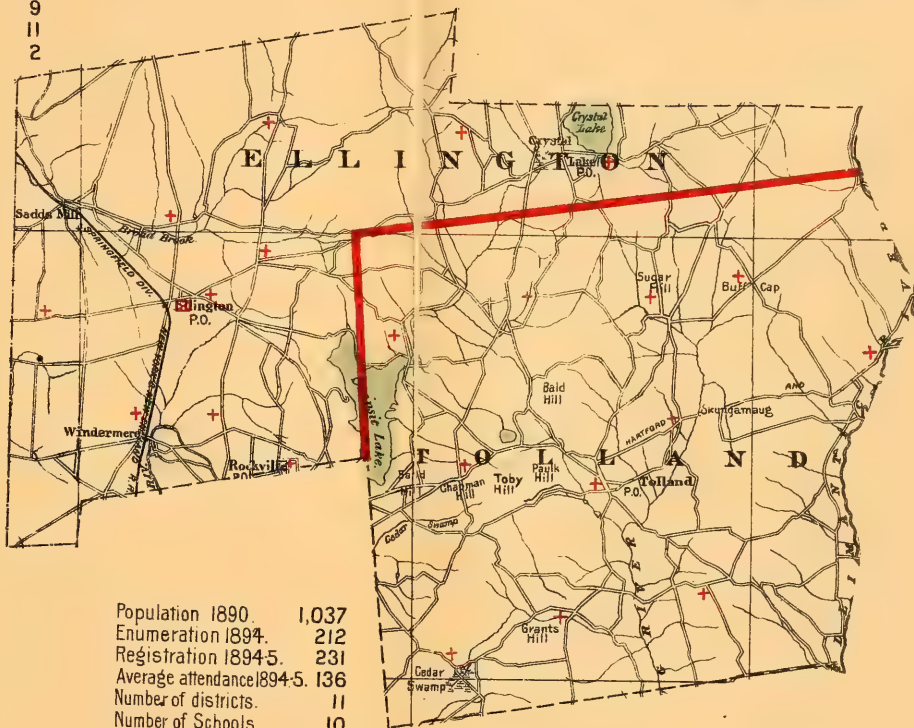
There is no graded school. Each teacher must instruct all comers. Where the number of pupils is large, no matter how skilled, how faithful, how devoted the teacher, some part of the work suffers neglect.

No teachers' meetings are held. No rules have been prescribed as to management, studies, classification, or discipline. The supervision is of the prevailing two-visits-per-term variety, and is pleasantly administered. Mr. A. L. Benton, the venerable chairman of the board, has been connected with the schools of the town for nearly fifty years.

The teachers, as a body, are doing the best they can. If, in the results which follow, it seems to readers that pupils are not getting their rights, the blame must not be wholly laid to teachers. Each teacher, it must be remembered, has, or may have, all grades of work; he has no course of study to guide him in his work; he has no goal (graduation) to which to direct his pupils. He receives, moreover, no help from weekly teachers' meetings, nor from the weekly visits of a supervisor. Then, too, he may not have received a professional training. Of the ten teachers, none is a graduate of a normal school, one is a graduate of a high school, six have attended secondary schools, and three have received their education in district schools.

Population 1890. 1,539
 Enumeration 1894. 337
 Registration 1894-5. 280
 Average attendance 1894-5. 193
 Number of districts. 10
 Number of Schools. 9
 Departments. 11
 Graded schools. 2

- + Indicates Public School.
- High School.
- ⊕ Both in same building.
- Free Public Library.
- ⊞ Public Library, not free.



Population 1890. 1,037
 Enumeration 1894. 212
 Registration 1894-5. 231
 Average attendance 1894-5. 136
 Number of districts. 11
 Number of Schools. 10
 Departments. 10
 Graded schools. 0

- + Indicates Public School.
- High School.
- ⊕ Both in same building.
- Free Public Library.
- ⊞ Public Library, not free.

SCALE. 1 1/2 MILES TO AN INCH

Whether home preparation be made was asked of every teacher. The answers must all be recorded in the negative. One prepares, but not so much as he would like to. When questioned at another point in the interview as to whether preparation be made to teach geography (which of all schoolroom subjects most needs preparation), he answered in the negative. One had to post himself on the higher geography, because the book is of later date than the one he, as a pupil, had used. Another looks over the lesson at recess to see what is coming. Yet another looks up the physiology in other texts; he has introduced to his pupils the illustrative experiment of the effect of alcohol upon the white of an egg; he also prepares supplementary work in arithmetic. Still another brings in occasionally a magazine article for illustration in geography. One sometimes does the example out and lets them see it. Two answer "no." Two teachers are males; eight are females. In this collection of answers the masculine pronoun is used for all, and the phraseology of the answer somewhat followed.

TOLLAND — PART II

II. Studies and Classes (Districts),		1	2	3	4	5	7 & 9	8	10	12	13	Total.	Av. No. of Pupils per Class.
Reading,	Classes,	5	5	4	8	6	7	4	5	5	5	54	.....
	Pupils,	36	29	19	13	17	14	9	19	5	13	174	3+
Arithmetic,	Classes,	6	6	5	4	4	6	6	6	4	8	55	.....
	Pupils,	32	16	18	16	17	10	8	15	5	12	149	3—
Grammar,	Classes,	1	1	2	...	2	2	3	1	...	2	14	.....
	Pupils,	2	2	8	...	7	3	3	2	...	3	30	2+
Language,	Classes,	2	1	...	...	...	...	...	...	...	...	3	.....
	Pupils,	17	12	...	...	...	...	...	...	...	...	29	10—
History,	Classes,	2	1	1	...	2	...	1	1	1	1	10	.....
	Pupils,	4	2	2	...	7	...	1	2	1	1	20	2
Geography,	Classes,	2	3	4	2	4	4	4	4	1	4	32	.....
	Pupils,	19	11	12	3	12	8	4	7	1	8	85	3—
Spelling,	Classes,	2	5	3	2	3	2	3	3	2	4	29	.....
	Pupils,	20	29	14	5	11	10	8	9	2	12	120	4+
Penmanship,	Classes,	1	1	1	1	1	1	1	1	1	1	10	.....
	Pupils,	26	22	19	6	17	14	8	20	5	10	147	15—
Physiology,	Classes,	1	1	1	1	1	1	1	1	...	1	9	.....
	Pupils,	21	15	14	6	14	14	5	8	...	13	110	12+
Elementary Science,	Classes,	...	...	...	...	...	...	...	...	...	...	...	.....
	Pupils,	...	...	...	...	...	...	...	...	...	...	...	.....
Drawing,	Classes,	...	...	...	...	...	...	...	...	...	...	...	.....
	Pupils,	...	...	...	...	...	...	...	...	...	...	...	.....
Singing,	Classes,	...	...	...	...	...	...	...	...	...	...	...	.....
	Pupils,	...	...	...	...	...	...	...	...	...	...	...	.....
Gymnastics,	Classes,	...	...	...	...	...	...	1	...	...	...	1	.....
	Pupils,	...	...	...	...	...	...	9	...	...	...	9	9
Busy Work,	Schools,	...	...	...	...	...	...	...	...	...	...	...	.....

NOTES.— The time given each class in each subject in each school was asked. It was found to be a question difficult of answer. In an ungraded school the necessity for an exact time table is not pressing. Teachers are likely to take for recitation such time as at the moment seems to be necessary. Nevertheless, answering the questions as best they could, it was found, that the recitation is very brief, averaging, perhaps, fifteen minutes. The number of minutes given by one teacher as the probable average time spent per day upon the recitation of six classes in arithmetic was as follows: 4, 9, 18, 18, 24, 24; average 16.

No instruction is given in Elementary Science, Drawing, or Singing; Physical Culture is neglected except in one school which has arm and shoulder movements once or twice a week; Civil Government receives only incidental treatment; Physiology would doubtless be added to the omitted list if it were not compulsory.

Again, in the subjects taught the classes are many in number (54 in reading, 55 in arithmetic, etc.), while the number of pupils per class is quite small.

TOLLAND—PART III

III. Reading. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
1. Unable to read,	12	17	16	9	6	6	3	2	1	0	0	0	72
2. Able to read,	1	2	4	11	11	14	9	9	13	6	4		84
Total present,	12	18	18	13	17	17	17	11	10	13	6	4	156
I. Those Learning to Read. (Districts),													
From First Reader,	10	7	5	7	1	3	4	2	3	1			43
Second "	0	7	2	3	2	1	0	4	1	1			21
Third "	6	3	7	0	2	1	0	3	0	3			25
Total in three Lowest Readers,	16	17	14	10	5	5	4	9	4	5			89
Times per Day of Recitation,													
First Reader,	2	2	4	2	2	4	2	2	3	2	2	.....
Second "	2	2	2	1	2	2	0	2	2	2	2	.....
Third "	2	2	1	0	2	2	0	2	0	2	.....	
II. Those Studying Higher Books.													
Fourth Reader,	7	7	0	2	6	2	3	7	0	5			39
Fifth "	13	5	5	1	6	7	2	3	1	3			46
Total,	20	12	5	3	12	9	5	10	1	8			85
Times per Day of Recitation,													
Fourth Reader,	1	1	0	1	1	2	1	1	0	1	.....	
Fifth "	1	1	1	2	1	1	1	1	1	1	.....	
Books Read: Number Pupils answering,	21	11	11	1	10	7	3	6	1	8			79
Number Books by Titles, .	78	19	41	2	127	23	14	20	3	15			342

NOTES.—The report on Reading is divided into two parts: 1. A report on the work doing for those who are using the three lower books; 2. A report on the work doing for those who are using the two higher books. Presumably, the 72 pupils, marked as unable to read, belong chiefly to the former class, and the 84, marked as able to read, belong to the latter class. The question is, Is either class neglected?

1. *Are the young children neglected?* The table shows that 89 pupils are using the three lower books, nearly one-half of whom are either using the first reader or getting ready to use it. In one school 5, in another school 3, pupils read four times daily; in still another school where there are three first-reader pupils some read thrice and some twice daily. The remaining 32 first-reader children read twice daily—presumably once during each half day. The same frequency of recitation, with immaterial modifications, obtains in classes using the second and third readers.

But, may not the young children be otherwise profitably occupied? No school has kindergarten busy-work. One teacher has pegs for teaching numbers; one allows the little ones to mark on the board; possibly all get an extra recess, and all are allowed the use of slates, and are encouraged to write a little or otherwise amuse themselves.

2. *Are the older ones neglected?* (1) Eighty-four pupils can read. Having "studied" their reading lesson they are called to oral reading once daily. What they read is familiar, or soon becomes so. They may have read it before,—last year, year before last, or still farther back. But does the town furnish no supplementary reading? Not a single book.

(2) *Is there no source whence additional reading matter may be derived?* There is no public library; two schools have a total of 43 books; a few teachers have brought in a few books from their homes ("Black Beauty," "Andersen's Fairy Tales," "Australasia," "Ivanhoe," *et al*); there are Sunday-school libraries; but 28 pupils present in answer to the question said that they use the Sunday-school libraries.

(3) *Do the children love to read?* Every teacher was asked that question. The answer in seven instances was affirmative as to the majority; one replied, "Some do; some don't"; one doubted, and one couldn't say. Eighty-four pupils are marked as being able to read; seventy-nine were asked to name the books they had read. Long lists were given by some, short ones by others. A glance at the tables shows in what schools the average is greatest. On the whole, and especially of some districts, it would seem that it ought to be said that the children love to read.

(4) *What is doing to guide this love of reading?* Three teachers have brought in books for pupils to read,—perhaps to keep them out of mischief; doubtless all have spoken of authors or of books, and possibly with enthusiasm, but nothing like a purposeful effort to inform, to guide, to inspire to good reading was discovered. No teacher has silent reading; one has sight reading, and that about once a week; one has used as a reader "Swiss Family Robinson" and "Robinson Crusoe," presumably at sight; no sustained study of authors was found. One teacher has read to pupils "Hiawatha" and "Snow-bound."

(5) *In what, then, does the teaching of advanced reading consist?* It consists in the oral saying of exercises from a familiar reading book. Respecting this oral reading in one school it is written, "Very good indeed"; against the exercise in another, "Very good"; in two cases "Fair"; in other cases, "Fluent and with good expression"; "Fluent enough but without expression or clear enunciation"; "Fluent and slovenly"; "Rote-work"; "Slovenly"; "There is real work in reading,—not too fluent, and not too well prepared."

TOLLAND — PART IV

IV. **Dictation and Spelling.** The following sentences and words were dictated in each school the words in italics being used as tests in spelling:

1. *What time is it? It is two o'clock.*
2. *You and I will go Wednesday.*
3. What did you say?
4. I said, "You and I will go Wednesday."
5. Whose *knife* is this? It is *Mary's* knife.
6. Write, *busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such.*

Ages of pupils,	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Pupils writing the examination,	0	3	11	7	13	16	15	10	10	13	6	4	108
Failures to: 1. Begin each sentence with capital,	...	3	11	7	12	14	11	9	7	8	3	4	89
2. Begin proper nouns with capital,	...	3	9	4	7	8	7	5	5	2	2	0	52
3. Use capital for pronoun I,	...	3	8	2	3	6	2	5	2	1	2	0	34
4. Use four periods correctly,	...	3	10	5	9	11	7	6	3	5	3	1	63
5. Use correctly interrogation points,	...	3	10	7	10	15	11	10	5	7	4	3	85
6. Use apostrophe with possessive noun,	...	3	11	7	11	13	10	9	6	7	4	3	84
7. Use apostrophe in "o'clock,"	...	3	11	7	11	14	13	9	7	9	5	3	92
8. Begin quotation with capital,	...	3	11	7	13	16	15	10	10	12	6	4	107
9. Use quotation marks correctly,	...	3	11	7	13	16	13	10	10	11	6	4	104
Sentences —													
10. Words misspelled in sentences,	...	20	74	36	37	57	39	23	19	16	10	4	335
11. Words misspelled in ten dictated words,	...	21	74	31	52	58	39	30	24	19	15	5	368
12. Writers misspelling "Wednesday,"	...	3	11	7	9	14	10	6	1	5	4	0	70

NOTES: The table shows that but one pupil begins the quotation of the complete sentence with a capital. This child is fourteen. His entire paper is faultless, except that he incorrectly spells "busy." He easily carries off the honors. Inquiry shows, that he has been at school in Kansas, in Michigan, and in Manchester, Conn.

But four pupils correctly use quotation marks. Of these four, none is sixteen or fifteen years of age; two are fourteen (one being the boy already mentioned) and two, as the table reveals, are eleven years old. The one fourteen years old was found in the Fifth District; she presents an admirable paper; except that she fails to begin the quotation with a capital and misspells "whose" her paper is faultless. The two of age eleven were found in District No. 2. Except that neither begins the quotation with the capital, and that one of them misspells "whose" and "comb," their papers are correct. One of them has attended school in Brooklyn, N. Y., and one "has always been here."

Only nineteen begin every sentence with a capital. If we admit that the difficulty is somewhat increased by the presence of two sentences in the first and fifth dictation, we must still think that exercises in language are not of frequent occurrence. Thirty-one of the failures are made by pupils twelve years old and over. A part of the paper of a boy twelve years old is herewith produced. This child never attends school except during the winter term.

Is there much written language work? Are recitations in geography, for instance, sometimes made by pen, and the result treated as both a lesson in geography and language? The conclusion is that there is very little language work independent of the text-book, that the text-book in grammar is followed without collateral application, and that very little instruction in language independent of the book is given. Six teachers answer "Yes," however, to the question whether they have copying and dictation exercises. Two teachers have some language work independent of the text. No evidence was found going to show that geography is ever made a language lesson. In one of the schoolrooms visited the district committee was present and discoursed pleasantly with the teacher after dismissal of school, the wisdom of introducing more language work.

TOLLAND—PART V

V. Arithmetic. (Ages of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Advanced Examination.—Number pupils writing,													
Mental: Failures to: 1. $\frac{2}{3} + \frac{1}{6}$,							4	3	4	7	4	3	25
2. $\frac{2}{3} - \frac{1}{6}$,							3	2	3	3	3	1	15
3. 3 is what per cent. of 12?							2	2	3	2	2	1	12
4. What is 10 per cent. of 30?							4	3	4	6	4	3	24
5. 6 is 25 per cent. of what number?							2	2	2	2	3	1	12
Written: 6. Add 2307, 4001, 8, 213, and 649. (Dictated),							4	3	4	6	4	3	24
7. At the rate of $37\frac{1}{2}$ cents a peck, what will 1850 bushels of wheat cost?							1	2	2	1	1	1	8
8. If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents?							3	3	1	3	3	1	14
9. What is the interest of \$300 from to-day to Jan. 1, 1895, at 5 per cent.?							2	2	3	3	2	1	13
10. Counting 8 hours as a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 a day?							2	2	2	5	3	2	16
12. $(2489 \times 120 - 98) \div 39 = ?$							4	2	3	6	4	1	20
							3	3	1	2	3	0	12
Primary Examination.—Number pupils writing,													
Mental: Failures to: 1. $8 + 7$,	0	3	11	7	13	15	11	7	6	6	2	1	82
2. $18 + 6$,	2	7	2	3	4	2	1	0	2	0	1	24	
3. $13 - 5$,	2	8	4	5	2	1	2	0	3	0	1	28	
4. $35 - 9$,	1	8	1	5	6	5	2	1	0	0	0	29	
5. 8×7 ,	3	10	2	10	10	7	2	2	2	0	0	48	
6. 6×9 ,	2	7	5	4	4	3	0	1	0	0	0	26	
7. $72 \div 8$,	3	11	5	2	4	4	0	1	0	0	0	30	
8. $17 \div 5$,	2	9	4	4	5	3	2	2	2	0	0	33	
9. $\frac{1}{2}$ of 12,	2	11	7	9	8	7	1	2	1	1	0	49	
10. 5 is what part of 20?	1	9	3	8	9	7	2	0	3	0	0	42	
11. $\frac{1}{2} + \frac{1}{4}$,	3	11	7	8	11	9	4	4	4	1	1	63	
12. $\frac{2}{3} + \frac{1}{6}$,	3	11	7	10	12	10	6	3	3	2	1	68	
13. How many pint cups will be needed to hold $2\frac{1}{2}$ quarts of milk?	3	11	7	11	13	11	6	4	4	2	0	72	
14. If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges will he buy?	3	11	6	10	6	8	3	1	4	1	0	53	
15. Alice has 12 apples; how many can she give away and keep four?	2	9	5	5	5	6	1	1	0	1	0	35	
16. Draw a line one inch long,	2	9	3	3	2	4	2	1	1	0	0	27	
Written: 17. Add 367, 20, 102, 217, 86, 8. (Dictated),	3	9	7	11	9	7	5	4	4	1	1	61	
18. Take 26 from 103,	3	10	6	9	11	6	3	2	4	0	0	54	
19. Multiply 702 by 38,	3	11	6	7	7	8	6	1	2	1	1	53	
20. Divide 588 by 3,	3	11	7	7	7	7	4	2	4	1	0	53	
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?	3	11	7	7	11	7	4	1	3	0	0	54	
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?	2	10	6	5	7	6	1	1	0	1	0	39	
23. Henry had 40 cents. His sister had $\frac{4}{5}$ as many. How many had his sister?	3	11	6	9	13	11	6	2	5	2	1	69	
24. A wood cutter cut down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in 4 years?	3	11	7	13	12	11	6	3	4	2	1	73	
25. William put into his money box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money box?	3	11	6	6	8	6	4	3	1	0	1	49	
26. Henry has attended school four-hundred-fifty days. John has attended school one-hundred-nine days. How many more days has Henry attended than John?	2	10	5	4	5	5	2	1	1	0	1	36	
27. A man uses 124 envelopes in a month. How many will he use in six months?	3	11	7	10	11	9	4	2	3	1	0	61	
28. A man receives 664 dollars for 8 months' work; he receives the same number of dollars for each month. How many dollars did he receive each month?	3	11	7	8	8	5	3	1	2	0	0	48	

NOTES: *Advanced, Mental.* We find that but one pupil answers question third, and that but one answers question fifth. The successful answer of both questions was fourteen years old. The examination papers show two questions to have been answered by one and the same child, and that child the same boy who took the honors in dictation. He fails carelessly on the seventh and tenth questions, but all the rest is right. Four per cent. of the advanced pupils of the town can answer questions three and five. The average per cent. of failure on the entire number of mental exercises of these advanced pupils is nearly 70.

With a course of study which shall direct the omission of one-third of the text and show how vigorously to teach the remaining two-thirds, with such supervision as shall be able to pay weekly visits, shall support the teacher and inform and pacify the interfering parent, with gradation, if it can be had, — given these conditions and five years, the seventy per cent. should be sent down well below fifty.

TOLLAND—PART VI

VI. History, Geography, Civil Government. (Districts),	1	2	3	4	5	7, 9	8	10	12	13	Total.
Pupils studying Fifth Reader, . . .	13	5	5	1	6	7	2	3	1	3	46
Fourth "	7	7	0	2	6	2	3	7	0	5	39
Total,	20	12	5	3	12	9	5	10	1	8	85
Third Reader,	6	3	7	0	2	1	0	3	0	3	25
Total,	26	15	12	3	14	10	5	13	1	11	110
Pupils studying Geography,	19	11	12	3	12	8	4	7	1	8	85
History,	4	2	2	0	7	0	1	2	1	1	20
Civil Government,	0	0	0	0	0	0	0	0	0	0	0

NOTES.—*Do all study these subjects who should?* Certainly all who can profitably study the fourth and fifth readers can study geography, history, and civil government. Eighty-five pupils use the two highest readers; as many study geography; but one-fourth as many study history, and none study civil government.

Many pupils using the third reader are able to study geography; certainly all such are able to study geography if it be taught orally. If that be true there are twenty-five children able to study geography who do not study it. Some may have finished the subject and dropped it.

1. *Civil Government.* While none teaches this subject with regular recitations from a text, one teacher is doing commendable work. He himself uses a text, "How we are Governed," and from the book reads and explains to his pupils once a week. Another refers to the elections as they occur in the fall; possibly more than one teacher alludes to the elections. All doubtless teach in its order the chapter on the Government of the United States which is found in the geography. Two teachers who teach no history were not asked whether they teach civil government; it may be assumed, doubtless, with safety, that they do not. We see, then, how little is doing—with one exception, practically nothing—to teach civil government in the schools of Tolland. Yet these 85 pupils now using the two highest readers will soon, both boys and girls, be entitled to the ballot.

2. *Geography.* Since, however, so many study geography the vital question is not, Ought not more to study it? but How well do they who are studying the subject get their lesson? Does discipline result? Are the pupils interested? In what manner is it taught?

(1) Provided it can be wisely done, the oral teaching of geography before the book or map is seen, is a great gain. How many teachers are so doing? One teacher to one pupil.

(2) Map-drawing to enable the pupil to see with his pencil the contour of a country, and sand-moulding to enable him to understand with his fingers the relief, are by all good teachers thought most helpful and almost necessary. How many teachers do these? None uses the moulding-board; seven have no map-drawing; two have map-drawing; one has "some" map-drawing. A few maps, perhaps, done under the direction of a former teacher, were seen in one of the seven denying schools.

(3) It is an excellent plan to weave together history and geography. Every teacher who is not a mere routinist does this more or less in his ordinary instruction. But is there any attempt to interrelate the two to any extent beyond what is done in the text-book, and beyond what any good teacher might do in ordinary instruction? Is historical geography taught? The answers of six teachers are unqualifiedly in the negative; one has them locate historical places on the maps; one teaches as much as is in the book and perhaps a little more; one teaches as much as is in the text (which doubtless all do) and one says "Yes."

(4) No text-book on geography is sufficient of itself to give a vivid mental picture of countries studied; every text should, therefore, be supplemented by other books descriptive of the countries studied. How many teachers besides assigning, "hearing," and teaching the geography lesson from the text direct their pupils in geographical or historical reading? Only two districts have any collection of books for such a purpose; no books are furnished by the town; one teacher has occasionally brought in a magazine article.

(5) If pupils in geography or history can be made inquisitive, the work of the teacher is much diminished; what means are there for gratifying the inquiring spirit, if it were aroused? In one school a gazetteer, in another a copy of the Young Peoples' Encyclopædia was found. Scattered through the town are about twelve text-books on geography or history other than those the pupils are studying. There is no apparatus for any physical, chemical, physiological experiment. Five globes in different degrees of preservation were made apparent. There is no collection of minerals, metals, woods, productions, pictures. As to one of the globes the teacher volunteered the statement that he did not know of its ever having been used. Now, while it is possible that more careful search by the teacher, or a more careful inquiry by the visitor might add to the above enumeration somewhat, it is plain that the means for cultivating the spirit of research are not ample in the schools of Tolland.

(6) This spirit of inquiry can only be aroused by the careful aforetime planning of the teacher. How many teachers make preparation to teach geography? One occasionally brings in a magazine article.

(7) Is there any other plan of teaching geography than to follow the text-book? None other was discovered.

Is attention given to silent reading? No, (9); Yes, a little.

Are supplementary readers used? No, (6); No, but the highest class are using "Uncle Tom's Cabin"; "Swiss Family Robinson," "Robinson Crusoe," "Australasia" have been so used; No, but the children have read "Andersen's Fairy Tales" and "Black Beauty"; No, but the teacher brought in "Black Beauty" to so read.

Do children like to read? See Sec. III.

What is doing to guide this love of reading? See Sec. III.

Writing. Are lessons given from the board? No, (7); Yes, (2); No, but explains letters from board.

When do pupils begin to learn to write? At first, (5); Not at first; As soon as they know the Roman characters, (2); As soon as possible.

What use is made of copy-books? Entire, (4); Almost entire; None; There are a few books with printed copies, — teacher sets copies in blank books; Entire, except that the little children are taught to form letters from the board and slate; Only one child has a copy-book; None at present, they have finished their books.

Arithmetic. Is number taught? No.

Is mental arithmetic taught? The oral exercises in the written text are probably neglected by but few. There is no book on mental arithmetic in use except in one school, where 2 pupils study what is probably a simple primary text. In still another school one class is doing mental work.

What attention is given to definitions and rules? Processes first, rules follow, — definitions are learned from book; Processes first generally, and then rule learned from book, — definitions from book; Committed to memory from book under protest from teacher; Both learned from book; Both committed from book, — examples done by the rules; Processes first, — learned from the book; Processes first, then the children explain the examples and let the rules go; Rules follow processes, afterwards learn rules, — definitions learned from book; Learn them from the book and then do the examples by the rule, — definitions from book; Prefers to have the rules learned from the book, or else have the children explain, — definitions are learned from book.

What subjects are omitted? None, (6); Progression; Metric System, (2); None, but will not teach fully equation of payments and compound numbers.

Spelling. *Is it written?* In what classes? No, (4); Yes, in highest class, (5); No, but thinks he shall.

Is any instruction in phonics given? No, (3); A very little; Not to speak of; Yes, — no chart used, — taught only to aid pupils to use the dictionary.

Grammar. *Are there copying and dictation exercises?* Yes, (6); No, (4).

Any other language exercises? No, (3); Reproduction or composition or something similar by the others.

How much language-work before text-book is used? None, (7); About a year, (2); The language class have no book, but teacher would like them to.

How is grammar taught? The book is followed with perhaps some additions or omissions, (7); Not taught, (2); The book is a language-book and is followed.

Physiology. *Is instruction given to all grades?* No, (2); No, the younger ones are not instructed, though they may listen; Yes, except the very lowest; No, to

all who can understand, however; All except the smallest, some of whom really get a good deal of it; Yes, except the smallest, and they may hear; The older pupils only; Not taught yet; No, not the youngest.

Are the laws of health and thrift taught in a useful way? The teachers evidently all explain the text.

Is the subject taught as a branch of science? No, (8); The experiment of the effect of alcohol upon the white of an egg has been tried.

What attention is given to stimulants and narcotics? All the teachers try to explain and perhaps enforce the teaching of the book. One thinks that they don't understand much about physiology.

ANDOVER — PARTS I AND II

NAME OF TOWN.	District.	Enum-eration.	Enroll-ment.	Average Attend-ance.	Ex-penses.	Cost per scholar on average at-tendance.	Cost per scholar per day.
Andover, . . .	Union,	67	42	27.5	\$499.90	\$18.17	\$0.100

I. General Statement. (Ages), . . .	5	6	7	8	9	10	11	12	13	14	15	16	Total
Present at Time of Visit :													
Fifth Reader, . . .									2	2	1		5
Fourth " . . .							3	5	2				10
Third " . . .				1	0	2	0	1					4
Second " . . .													0
First " . . .													10
Total, . . .			3	2	2	2	1						20
Doing High School Work, . . .			3	2	3	2	3	0	4	5	4	2	0
Nearly ready for High School Work, . . .													2
Taking advanced test in Arithmetic, . . .										1	1	1	3

NOTES: This town was incorporated in 1849; its territory was taken from Hebron and Coventry. Prior to 1889 there were four districts. In that year town management was voted, under which several schools were maintained for a time. These schools have at length been brought into one schoolroom, with one teacher.

The schoolroom is made beautiful by the presence of the elegant bookcase of the Porter Library, which extends along the rear of the room, and contains a thousand volumes. The new-painted walls hung with pictures of the poets, curtains at the windows, new folding-desks of modern pattern on a newly-laid floor, complete the pleasing picture. If, now, the means for doing real work be not lacking, little else could be asked.

But the means for doing good work are lacking. The noise from passing trains is not greatly disturbing, but noise from the timber-yard under the windows on one side, and the silence among the tombstones under the windows on the other side, do not contribute to inspiring and undisturbed intellectual effort. Add to this the poorness of the poor blackboards, and the want of any apparatus for illustrative experiments, and the conditions are seen to be far from ideal. There is one more thing to be considered: One teacher can do painstaking, individual work with thirty-five pupils, provided they be all of one grade, but not if they be of all grades. A second room with a second teacher is needed.

II. Studies and Classes.	Reading, . . .	Classes, 6;	Pupils, 24.
	Arithmetic, . . .	" 4;	" 18.
	Grammar, . . .	" 1;	" 6.
	Language, . . .	" 1;	" 15.
	History, . . .	" 1;	" 7.
	Geography, . . .	" 2;	" 15.
	Spelling, . . .	" 3;	" 16.
	Penmanship, . . .	" . . .	" . . .
	Physiology, . . .	" 1;	" 6.
	Elementary Science, . . .	" 0;	" 0.
	Drawing, . . .	" 3;	" 35.
	Singing, . . .	" 2;	" 35.
	Calisthenics, . . .	Yes in winter.	
	Busy Work, . . .	Yes.	

NOTES: Drawing occupies but twenty minutes weekly. To singing an hour is given. Six pupils study Physiology, reciting twice a week.

ANDOVER — PARTS III AND IV

III. Reading. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Unable to read,	3	2	2	2	2	0	1	0	0	0	0	0	12
Able to read,	0	0	1	0	1	0	3	5	4	2	1	0	17
Total,	3	2	3	2	3	0	4	5	4	2	1	0	29

NOTES: Fourteen pupils present read in the three lower readers; fifteen in the two higher. The times per day of recitation of the lower classes is twice; the two higher read once daily. Beginners are taught by the word-and-sentence method.

The older pupils have sight-reading, and silent reading as well. The teacher has furnished some supplementary reading. Generally speaking, the children like to read. The teacher has endeavored to guide their taste by some study of Longfellow. Portraits of the "Atlantic poets" hang on the walls.

The number of titles of books given as having been read is not large, when one considers the fact that so many books are at hand. That number averages but eight to each pupil writing.

IV. Dictation and Spelling. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Present at time of visit,	3	2	3	2	3	0	4	5	4	2	1	0	29
Unable to write at dictation,	3	2	2	1	0	0	0	0	0	0	0	0	10
Writing the examination,	0	0	1	0	2	0	4	5	4	2	1	0	19
Failures to :													
1. Begin each sentence with capital, . . . . .	...	...	1	...	2	...	3	2	1	0	0	...	9
2. Begin proper nouns with capital, . . . . .	...	...	0	...	1	...	1	0	0	0	0	...	2
3. Use capital for pronoun I, . . . . .	...	...	0	...	1	...	0	1	0	0	0	...	2
4. Use four periods correctly, . . . . .	...	...	0	...	1	...	2	0	1	0	1	...	5
5. Use correctly the three question marks, . . . . .	...	...	1	...	2	...	3	2	1	0	0	...	9
6. Use apostrophe in "Mary's," . . . . .	...	...	0	...	2	...	4	4	1	0	0	...	11
7. Use apostrophe in "o'clock," . . . . .	...	...	0	...	2	...	4	5	1	0	0	...	12
8. Use capital to begin complete quotation, . . . . .	...	...	1	...	2	...	4	5	2	2	1	...	17
9. Use quotation marks, . . . . .	...	...	1	...	2	...	4	5	2	2	1	...	17
10. Write currently, neatly, legibly, . . . . .	...	...	0	...	0	...	2	2	0	0	0	...	4
Spelling :													
1. Words misspelled in sentences, . . . . .	...	...	1	...	6	...	11	10	4	0	0	...	32
2. Words misspelled in ten dictated words, . . . . .	...	...	4	...	12	...	13	11	3	1	1	...	45
3. Pupils misspelling "Wednesday," . . . . .	...	...	1	...	2	...	2	3	1	0	0	...	9

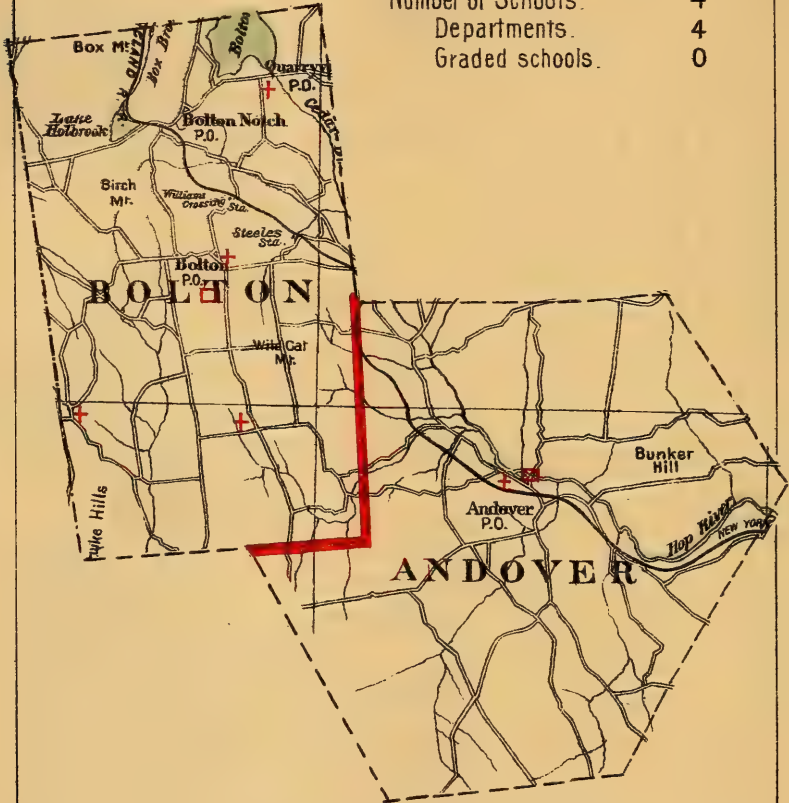
NOTES: The same sentences were dictated as were given in Tolland. Of the ten unable to write at dictation, the five older are able to copy sentences legibly, while the five younger are beginning to copy single words. Two pupils handle the quotation correctly. Except that one of the two neglects to use a period, their papers are faultless. The table reveals their age.

The letters written at the request of the examiner prove that letter-writing is not an unfamiliar exercise. The proper form, date, salutation, conclusion are in most cases observed. Of the nineteen writers, one of age nine and two of age eleven were unable to accomplish anything. A child seven years old does very well.

ANDOVER — PARTS V, VI, AND VII

V. Arithmetic. (Ages of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Advanced Examination. Number writing examination,													
Mental: Failures to:	0	0	0	0	0	0	0	0	1	1	1	...	3
1. $\frac{23}{3} - \frac{1}{6}$,	0	0	0	...	0
2. $\frac{2}{3} - \frac{1}{2}$,	0	0	0	...	0
3. 3 is what per cent. of 12?	1	0	1	...	2
4. What is 10 per cent. of 30?	0	0	0	...	0
5. 6 is 25 per cent. of what number?	0	0	1	...	1
Written: 6. Add 2307, 4001, 8, 213, 649. (Dictated),	1	0	0	...	1
7. At the rate of $37\frac{1}{2}$ cents a peck, what will 1850 bushels of wheat cost?	0	0	0	...	0
8. If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents?	0	0	0	...	0
9. What is the interest of \$300 from to-day to January 1, 1895, at 5 per cent. ?	0	0	0	...	0
10. Counting 8 hours as a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 per day?	1	0	0	...	1
11. $(2489 \times 120 - 98) \div 39 = ?$	1	0	1	...	2
Primary Examination. Number writing examination,													
Mental: Failures to:	0	0	1	0	2	0	4	5	3	1	0	...	10
1. $8 + 7$,	0	...	0	...	0	0	0	0	...	...	0
2. $18 + 6$,	0	...	1	...	3	1	0	0	...	...	5
3. $13 - 5$,	1	...	0	...	0	0	0	0	...	...	1
4. $35 - 9$,	1	...	1	...	0	1	2	0	...	...	5
5. 8×7 ,	1	...	2	...	2	2	0	...	...	...	7
6. 6×9 ,	1	...	2	...	1	2	0	...	...	...	6
7. $72 \div 8$,	1	...	2	...	2	2	0	...	...	...	7
8. $17 \div 5$,	1	...	2	...	1	2	1	0	...	...	7
9. $\frac{1}{2}$ of 12,	1	...	1	...	1	0	0	...	...	...	3
10. 5 is what part of 20?	1	...	2	...	4	3	2	...	...	...	12
11. $\frac{1}{2} + \frac{1}{4}$,	1	...	2	...	4	5	1	0	...	...	13
12. $\frac{2}{3} + \frac{1}{6}$,	1	...	2	...	4	5	0	1	...	...	13
13. How many cups, each holding a pint, will be needed to hold $2\frac{1}{2}$ quarts of milk?	1	...	1	...	0	1	1	1	...	...	5
14. It is now ten minutes after ten. What time was it five minutes ago?	0	...	0	...	0	0	0	0	...	...	0
15. Alice has 12 apples; how many can she give away and keep four?	1	...	2	...	0	0	1	0	...	...	4
16. Draw a line three inches long,	1	...	1	...	2	3	1	1	...	...	9
Written: 17. Add 367, 20, 102, 217, 86, 8. (Dictated),	1	...	2	...	2	1	1	0	...	...	7
18. Take 26 from 103,	1	...	2	...	3	2	0	0	...	...	8
19. Multiply 702 by 38,	1	...	2	...	3	2	0	0	...	...	8
20. Divide 131,334 by 13,	1	...	2	...	3	5	1	0	...	...	12
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?	1	...	1	...	0	0	0	0	...	...	2
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?	1	...	2	...	2	3	1	0	...	...	9
23. Henry had 40 cents. His sister had four-fifths as many. How many had his sister?	1	...	2	...	4	5	1	0	...	...	13
24. A wood cutter cut down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in 4 years?	1	...	2	...	2	1	0	1	...	...	7
25. William put into his money-box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money-box?	1	...	2	...	0	0	0	0	...	...	3
26. Henry has attended school four-hundred-fifty days. John has attended school one-hundred-nine days. How many more days has Henry attended than John?	1	...	2	...	2	3	2	0	...	...	10
27. A man uses 124 envelopes in a month. How many will he use in six months?	1	...	2	...	2	1	0	0	...	...	6
28. A man receives 664 dollars for 8 months' work; he receives the same number of dollars for each month. How many dollars does he receive each month?	1	...	2	...	4	5	1	0	...	...	13

Population 1890.	452
Enumeration 1894.	94
Registration 1894-5.	85
Average attendance 1894-5.	46
Number of districts.	5
Number of Schools.	4
Departments.	4
Graded schools.	0



- + Indicates Public School.
- High School.
- ⊕ Both in same building.
- Free Public Library.
- ⊞ Public Library, not free.

Population 1890.	401
Enumeration 1894.	67
Registration 1894-5.	42
Average attendance 1894-5.	27
Number of districts.	1
Number of Schools.	1
Departments.	1
Graded schools.	0

SCALE. 1 $\frac{3}{4}$ MILES TO AN INCH.

VI. History, Geography, Civil Government. No instruction in the last-named subject has been given, but the teacher is thinking of introducing the subject orally. Seven pupils study history; fifteen geography. Map-drawing has been required; no particular system has been used. The moulding-board has not yet been used. Books of reference are handy. There is no collection of products as wood, metals, minerals, cotton, and the like for geographical illustration, but such have been sometimes brought in. There has been no commingling of history and geography to speak of.

VII. Summary. Teachers. Education: High and Normal; did not graduate. No State certificate.

Experience: 5 years; in district 1.1 years.

Preparation: Prepares upon the subject-matter when necessary. Sometimes gets objects necessary for illustration, as discs, wherewith to teach fractions.

Pupils. Number of classes, 27
Number of daily recitations, 19 } approximately.
Order, never maintained by use of rod.

Supervision. Town management.

Reading. With beginners the word-and-sentence method is used; beginners are taught script, and taught by means of blackboard; attention is given to reading at sight and to silent reading. There is supplementary reading. The children like to read. Are any means used to direct the reading of the children? Longfellow has been studied and memorized.

Writing. Children are taught to write from the first; no use is made of copy-books; lessons are given from the board.

Spelling is written by all classes. Instruction in phonics is about to begin.

Arithmetic. Number is taught; mental arithmetic goes with written work; rules are inductively taught, pupils make their own definitions; no subjects are omitted.

Grammar. There are copying and dictation exercises; there are also reproduction and composition; the book is not blindly followed.

Physiology. Instruction has not heretofore been given to all grades or classes, but oral lessons to the younger pupils will be given this term. Blaisdell's book is used; the text seems to be chiefly followed, with emphasis on the important points, and with a tinge of experiments and object teaching.

BOLTON — PART I

NAME OF TOWN.	District.	Enumeration.	Enrollment.	Average Attendance.	Expenses.	Cost per scholar on av. attendance.	Cost per scholar per day.
Bolton,	Center,	18	19	8.8	\$215.02	\$24.43	\$0.162
"	North,	24	25	13.3	206.15	15.50	0.103
"	South,	21	22	13.2	198.30	15.02	0.100
"	Southwest,	20	19	9.3	194.60	20.92	0.139
"	Northwest,	11	..	....	.....	.....	.....

I. General Statistical Statement. (Ages), 5 6 7 8 9 10 11 12 13 14 15 16 Total.

1. Present at Time of Visit.

District No. 1 (Center),	0	0	0	1	1	1	0	1.	2	4	0	0	10
2 (North),	1	1	0	1	1	0	0	1	3	0	1	0	11
3 (South),	0	2	1	3	1	1	0	2	3	0	0	0	14
4 (Southwest),	0	0	0	2	1	2	1	2	1	0	0	0	9
Total,	1	3	1	7	4	6	2	6	9	4	1	0	44

2. Degree of Advancement. (Districts),

Doing High School work,	0	0	0	0	0	0	0	0	0	0	0	0	0
Nearly ready for High School work,	2	0	0	0	0	0	0	0	0	0	0	0	2
Studying Fifth Reader,	8	6	5	4	23								
Fourth "	2	1	5	3	11								
Third "	0	0	0	2	2								
Second "	0	3	2	0	5								
First "	0	5	2	2	9								
Total belonging,	10	15	14	11	50								

NOTES: Here we find four teachers instructing fifty children. If it were possible to bring these children together, and to employ half the number of teachers, the efficiency of each teacher might be doubled by gradation, and waste of time prevented.

It is plain that if double the necessary number of teachers be employed, the wages of each teacher are less than what they might be. It is plain, too, that it is easier to secure two good teachers at twelve dollars per week than four good teachers at six.

Once more, granting that it be easier to continue to do what has always been done, it would seem that parents would have something to object. Certainly, if the schools exist for the children, there is something else to be thought of besides custom or money.

Finally, if consolidation, gradation, a course of study with graduation, some or all of them, were possible and accomplished, older pupils would probably be found in the schools. The table shows that there was met none of sixteen and but one of fifteen. None was doing High School work, and but two were nearly ready for it. A change would probably cost more, but a change would certainly be worth more.

BOLTON — PART II

		1	2	3	4	Total	Average num- ber pupils per class.	Average num- ber minutes per recitation.
II. Studies and Classes -- by Districts,								
Reading,	Classes,	3	5	6	5	19		
	Pupils,	11	15	14	11	51	3	20
Arithmetic,	Classes,	4	4	8	5	21		
	Pupils,	11	10	14	11	46	2	22
Grammar,	Classes,	0	1	3	3	7		
	Pupils,	0	4	5	6	15	2	15
Language,	Classes,	2	0	0	1	3		
	Pupils,	11	0	0	4	15	5	15
History,	Classes,	3	0	2	1	6		
	Pupils,	10	0	3	3	16	3	14
Geography,	Classes,	4	2	6	4	16		
	Pupils,	9	4	10	8	31	2	18
Spelling,	Classes,	2	3	5	2	12		
	Pupils,	11	15	11	8	45	4	10
Penmanship,	Classes,	1	1	1	1	4		
	Pupils,	11	10	14	11	46	11	20
Physiology,	Classes,	1	1	1	1	4		
	Pupils,	11	10	15	11	47	12	20
Elementary Science,	Classes,	1	0	0	0	1		
	Pupils,	11	0	0	0	11	11	
Drawing,	Classes,	1	0	0	0	1		
	Pupils,	11	0	0	0	11	11	
Singing,	Classes,	1	0	0	0	1		
	Pupils,	11	0	0	0	11	11	
Physical Culture.	Classes,	1	0	0	0	1		
	Pupils,	11	0	0	0	11	11	
Total number of classes,		24	17	32	23	96	24	
Number of daily recitations,		14	21	30	25	90	22½	

NOTES: The table shows that one-fourth of the pupils are given especial advantages, being given some little instruction in elementary science, drawing, singing, and physical culture. The same pupils (See Part vi) are given some insight into civil government. On what principle of equity three-fourths of the children of the town are denied advantages given the minority does not appear.

The number of classes is large (reading, 19; arithmetic, 21), and that the number of pupils per class is small, averaging but 3 in reading and 2 in arithmetic. If consolidation were possible the number of classes could be much reduced; probably the 21 arithmetic classes could be reduced to seven, in which event each class would number three times as many on the average and some class competition and class enthusiasm result.

The actual time given each recitation was carefully sought. In ungraded schools a time program is seldom strictly followed and the answers of the teachers are consequently mere guesses. The answers so given when averaged are found to be for each recitation as follows: reading, 20 minutes; arithmetic, 22; grammar, 15; language, 15; history, 14; geography, 18; spelling, 10; penmanship, 20; physiology, 20. These numbers are probably much too large.

Probably the number of classes might be somewhat reduced if every child were furnished with the proper book. Certainly, the number could be halved and probably reduced two-thirds, if consolidation and grading were possible.

BOLTON—PART III

III. Reading. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Unable to read,	1	3	1	5	1	4	0	1	0	0	0	0	16
Able to read,	0	0	0	2	3	2	2	5	9	4	1	0	28
Total,	1	3	1	7	4	6	2	6	9	4	1	0	44
I. Those Using Lowest Books. (Districts),								1	2	5	4	Total.	
From First Reader,								0	5	2	2	9	.....
Second " "								0	3	2	0	5	.....
Third " "								0	0	0	2	2	.....
Total,								0	8	4	4	16	.....
Times per day of Rec. First Reader,									2	1	4	.....
Second " "									2	1	.....	.....
Third " "											2	.....
2. Those Studying Advanced Books.													
Fourth Reader,								2	1	5	3	11	.....
Fifth " "								8	6	5	4	23	.....
Total,								10	7	10	7	34	.....
Times per day of Rec. Fourth Reader,								1	2	1	1	.....
Fifth " "								1	1	1	1	.....
Books read, number pupils answering,								10	6	7	6	29	.....
Number of titles written,								83	21	28	24	156	.....
Average age of pupils answering,								12	13	11	11	.....
Pupils who draw books from any Sunday-school Library,								4	6	9	0	19	.....
Pupils who draw books from the Public Library,								3	0	1	0	4	.....
School Libraries, volumes,								41	0	0	0	41	.....

NOTES: 1. *Are the young children neglected?* Older pupils who can read should be encouraged to self-reliant work, but young children who cannot read should be helped to read as fast as is possible. They should be instructed from four to eight times daily. Referring to the table we find that those using First Reader are taught a little more than twice daily, that the Second Reader pupils are taught still less often, and that the Third Reader recite twice. No school has kindergarten busy work though one school employs it when there are young children present. No school, having beginners in reading, uses phonics. One school hears First Reader four times daily. There is no course of study.

2. *Are the older ones directed?* Every teacher was asked (1) Whether the children like to read, and (2) What is doing to guide their liking? The answers to the first question were "Yes" from three teachers, while one "didn't know."

To the second question three teachers answer that they make no claim to any attempt to guide the reading, while one replies that she reads to them and then encourages them to go on and finish the book. She also attempts to guide somewhat the reading of her pupils so that their reading shall supplement the information given in the texts on geography and history.

Possibly the absence of books may excuse a teacher from attempting to guide to the reading of books.

Answers to this question were sought in yet another way. The children were interrogated. Referring to the table we find that 28 are marked as being able to read and that 29 were asked to name any book or books they had read. We find that double the number of titles were written in that school which has a library than in all the others combined. It would be unfair however to ascribe this disproportion to the library or to the teaching alone; most of the titles written by pupils of that school are not the names of books in the small school library; doubtless some of the books came from the Sunday-school library next door, or perhaps from the free library in the neighborhood. Some good lists were written in other schools. Yet the average is greatly in favor of the school with the books. Observe how few report themselves as taking books from libraries other than the school library! Some of the titles written in the bookless schools were not the names of books of the highest character. All this again furnishes food for thought.

Are there public libraries? There are two Sunday-school libraries and one free library. The latter has few books suitable for children. If a juvenile department were added, and the books kept in the schoolrooms to be returned to the library at the close of the school year, great good might follow.

As to the reading in the schoolrooms there is wide difference of practice. One school has sight reading, silent reading, and supplementary reading. The other three have none of these, though one of the three has some supplementary reading. The town of Bolton furnishes no books of any kind to its schools.

BOLTON—PART IV

IV. Dictation and Spelling. The following sentences and words were dictated to be written in each school. The words in italics were used as tests in spelling:

1. *What time is it? It is two o'clock.*
2. *You and I will go Wednesday.*
3. *What did you say?*
4. *I said, "You and I will go Wednesday."*
5. *Whose knife is this? It is Mary's knife.*
6. Write, *busy, comb, eggs, goes, eyes, cents, sugar, collar, to-day, such.*

Dictation. (Ages of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Present at time of visit,	1	3	1	7	4	6	2	6	9	4	1	...	44
Unable to write at dictation,	1	3	1	4	1	0	0	0	0	0	0	...	10
Writing the examination,	0	0	0	3	3	6	2	6	9	4	1	...	34
Failures to: 1. Begin each sentence with a capital,	3	3	6	2	4	8	1	1	...	28
2. Begin proper nouns with capitals,	2	3	4	1	1	5	1	1	...	18
3. Use capital for pronoun I,	2	2	2	1	1	1	1	1	...	11
4. Use the four periods correctly,	1	3	5	1	2	6	2	1	...	21
5. Use correctly the three interrogation points,	2	3	6	2	3	9	1	1	...	27
6. Use apostrophe with the possessive noun,	2	3	5	2	4	6	0	1	...	23
7. Use apostrophe in "o'clock,"	3	3	6	2	2	7	1	1	...	25
8. Begin quotation with capital,	3	3	6	2	5	9	2	1	...	31
9. Use quotation-marks correctly,	3	3	6	2	6	9	2	1	...	32
10. Penmanship, non-current, illegible,	1	2	4	0	2	4	1	1	...	15
Spelling. Sentences, number words misspelled,	4	10	27	5	18	17	2	5	...	88
Ten words, number misspelled,	6	21	25	4	18	21	2	5	...	102
Number writers misspelling "Wednesday,"	2	3	6	1	3	5	2	1	...	23

NOTES: The column of totals shows that two pupils correctly use quotation-marks. The two writers were each fourteen years old. The examination-papers show the victors to be two boys in the Center School. Except that one uses an exclamation-point in place of a period and that the other misspells a single word their

papers are faultless. Their honors are even. They have never been at school elsewhere.

Three pupils use a capital for the initial letter of the complete quotation. These three pupils are the two boys already referred to and one pupil (12 years old) in the Southwest District. The last-named child has been at school elsewhere.

Eleven write "Wednesday" correctly: the failure on this word is 68 per cent. See notes on the first town of the series — Tolland.

Six only begin each sentence with a capital. The twenty-eight failures are found in every school.

Each teacher was asked what she is doing in written language. One answers that she has copying of sentences, dictation of sentences, reproduction of stories, letter-writing, and exercises for punctuation. Two answer that they have no exercises of this character. One replies that she has a little copying and dictation.

BOLTON—PART V

V. Arithmetic. (Ages of pupils),	8	9	10	11	12	13	14	15	Total.
Advanced Examination.—Number writing examinations,					2	3	2		7
Mental: Failures to answer: 1. $\frac{3}{5} + \frac{1}{6}$,					2	3	0		5
2. $\frac{2}{3} - \frac{1}{6}$,					2	3	0		5
3. Three is what per cent. of 12?					2	3	2		7
4. What is 10 per cent. of 30?					1	1	2		4
5. 6 is 25 per cent. of what number?					2	3	0		5
Written: 6. Add 2,307, 4,001, 213, 8, and 649. (Dictated),					0	2	1		3
7. At the rate of $37\frac{1}{2}$ cents a peck, what will 1,850 bushels of wheat cost?					2	3	1		6
8. If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents?					2	3	1		6
9. What is the interest of \$300 from to-day to Jan. 1, 1895, at 5 per cent.?					2	3	2		7
10. Counting 8 hours as a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 a day?					2	2	2		6
11. $(2489 \times 120 - 98) \div 39 = ?$					1	2	1		4
Primary Examination. Number writing examination,	3	3	6	2	4	6	2	1	27
Mental: Failures to									
1. $8 + 7$,	1	3	0	0	1	0	0	0	5
2. $18 \div 6$,	1	1	4	0	1	0	0	0	7
3. $13 - 5$,	1	3	2	2	2	1	1	0	12
4. $35 - 9$,	2	3	4	2	2	2	2	1	18
5. 8×7 ,	1	1	2	0	3	0	1	0	8
6. 6×9 ,	0	1	3	0	1	0	2	1	8
7. $72 \div 8$,	1	3	2	1	1	0	1	0	9
8. $17 \div 5$,	2	3	6	2	3	1	1	1	19
9. $\frac{1}{3}$ of 12,	1	2	2	2	2	3	0	0	12
10. 5 is what part of 20?	2	3	5	2	2	6	0	1	21
11. $\frac{1}{2} + \frac{1}{4}$,	2	3	4	2	2	5	2	1	21
12. $\frac{2}{3} + \frac{1}{6}$,	3	3	6	2	2	6	2	1	25
13. How many cups, each holding a pint, will be needed to hold $2\frac{1}{2}$ quarts of milk?	2	3	3	0	1	4	1	1	15
14. If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges does he buy?	3	3	4	2	1	1	0	1	15
15. It is now ten minutes past ten; what time was it five minutes ago?	2	3	1	0	1	3	1	1	12
16. Draw a line one-inch long.	1	2	4	1	3	4	1	0	16
Written: 17. Add 367, 20, 102, 217, 86, and 8. (Dictated),	3	3	5	1	2	3	1	1	19
18. Take 26 from 103,	2	3	6	1	2	1	1	0	16
19. Multiply 702 by 38,	2	3	5	2	2	1	1	0	16
20. Divide 588 by 3,	3	3	6	2	2	2	1	1	20
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?	1	2	2	0	1	1	0	0	7
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?	3	3	6	2	2	1	1	1	19
23. Henry had 40 cents. His sister had four-fifths as many. How many had his sister?	3	3	6	2	2	4	1	1	22
24. A wood-cutter cut down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in four years?	2	2	4	2	2	2	1	1	16
25. William put into his money-box at one time 15 cents, at another time 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money-box?	1	2	3	0	1	1	1	0	9
26. Henry has attended school four-hundred-fifty days. John has attended school one-hundred-nine days. How many more days has Henry attended than John?	3	3	5	1	2	2	1	0	17
27. A man uses 124 envelopes in a month. How many will he use in 6 months?	2	2	3	0	2	3	1	0	13
28. A man receives 664 dollars for 8 months' work. He received the same number of dollars for each month. How many dollars did he receive each month?	3	3	5	2	2	4	1	1	21

NOTES: *Advanced Examination*—This is not quite so bad as it seems. Take the question in interest: One pupil misreads his question but works out a correct answer from his data; a second pupil makes the time from December 17 to January 1 to be 12 days, but otherwise makes no error; still another takes every step correctly, except that at the last she multiplies wrongly; three-sevenths of the pupils therefore do not make utter failures of this question in interest. Of the other four, two make no attempt and two fail absurdly. As to the third question one boy writes the answer as .25 per cent. If he had omitted either his decimal point or his per cent. sign, his answer would have been accepted. There seems no other excuse to make. Is there not too little mental drill? The answers to the third (mental) question are .25 per cent., 4 per cent., —, $\frac{1}{4}$ per cent., 4 per cent., 2, —. The answers written to the fifth (mental) question are 4, 4.5, —, 4, 24, 24.

The Primary Examination—The most mistakes were made on the tenth, eleventh, twelfth, twenty-third, and twenty-eighth questions. These in some form involve the principle of division, that is to say, of fractions. This shows that the oral teaching of fractions is not dwelt upon. In the tenth problem, 10 of the 21 failures are caused by the writing of 4 instead of $\frac{1}{4}$. The children had an idea of what they wanted to write but did not know how to write it.

BOLTON — PART VI

VI. Geography, History, Civil Government, (Districts),	1	2	3	4	Total.
Pupils studying Fifth Reader,	8	6	5	4	23
Fourth " "	2	1	5	3	11
Total,	10	7	10	7	34
Pupils studying Geography,	9	4	10	8	31
History,	10	0	3	3	16
Civil Government,	0	0	0	0	0
Physiology,	11	10	15	11	47

NOTES: *Do all study these subjects who should?* Certainly all who can do the work of the fourth or fifth reader can study geography. If wisely led, such pupils can do the work usually done in elementary history and civil government. The column of totals tells us that about as many study geography as read in the two highest readers, that about half as many study history, while none study civil government.

1. *Civil Government* is not wholly neglected although not formally studied. One teacher reports that all her pupils have had general exercises; one says she occasionally speaks of elections and of our government; one plans that her highest class shall, by-and-by, read from a book on the subject, presumably as a class reading lesson, while one teaches nothing except what comes in geography. The most work seems to have been done by the teacher who reports the general exercises. Perhaps she has done all that could be done. One thing is plain—boys and girls using the fourth and fifth readers will soon be voters. See report of Mansfield.

2. *History*: Only half as many study history as use the fourth and fifth readers. In one school all who study the fourth and fifth readers also study history. This is excellent. The teacher reports that four pupils study the subject orally while six use a text; that is again to be commended. The recitations occur twice weekly and occupy about 35 (oral) and 50 (text) minutes each; the time taken at each recitation is long enough to accomplish real work.

As to the other schools, one does not teach history at all though there are seven pupils who ought to be able to study it, while the other two teach it to three pupils each where it would seem there should be seventeen children who should study it.

3. *Geography*: Referring to the table, it becomes at once apparent that the question is not, Ought not more to study geography? but, How well do these thirty-one pupils study it?

These thirty-one pupils are divided into sixteen classes, averaging two each; they can possibly receive from the teacher but a few minutes of attention daily; whatever they get they get chiefly from the faintly explained text; except in one school they have no book to read which makes vivid the condensed text; except in one school they have no reference book, globe or relief map; there is no collection of products—metals, minerals, woods, pictures, for objective study; there is no interweaving of geography and history worth speaking of; necessarily there is little competition, enthusiasm, and investigation; the work is chiefly the committing to memory of the bare facts of the text. If it were possible to combine these sixteen classes into three, to extend the time of recitation to a half or two-thirds hour; to provide books of reference and books of travel; to exchange the committing to memory of texts for the investigation of facts, a great gain would be made. If it be not possible to bring the work under one roof this at least is possible—to provide books to make more vivid the text and to ask that every teacher, and not one or two, shall prepare and explain the lesson in advance of its study.

BOLTON—PART VII

VII. General Summary and Conclusion :

<i>Teachers</i>	Education	Academy, with Normal Department,	.	.	.	.	.	1
		High School,	.	.	.	.	.	0
		Private Academy and High School,	.	.	.	.	.	1
		Public School,	.	.	.	.	.	1
		Normal School,	.	.	.	.	.	1
		Total,	.	.	.	.	.	4
	Training.....	Attended a Normal School,	.	.	.	.	.	1
		Graduated at a Normal School,	.	.	.	.	.	1
		Graduated at Connecticut State Normal School,	.	.	.	.	.	1
		Holding State Certificate,	.	.	.	.	.	1
	Experience.....	(Months being tenths of years),	.	.	.	.	.
		Years in all,	3.3	6.	.4	2.3		
		Years in District,	1.3	.3	.4	1.3		
	Preparation.....	(Figures following an answer designate the number of times that reply was received.) Does teacher specially prepare lessons? Yes; No (2); She studies subject-matter in order to be able to explain.						
<i>Pupils</i>	Number of classes,	.	24	17.	32	23		
	Number of daily recitations,	.	14	21	30	25		
	General character of pupils: Good,—children all from well-to-do families; From village homes; Children of farmers; Children of laboring and farming parents.							
	Order: How maintained? Never rod, keeping busy, advice; Department cards, detention at recess,—seldom the rod; Not often by rod, detention at recess; Seldom rod, detention after school and at recess.							
<i>Parents</i>	Are they interested? Yes, most of them speak with interest of their children to teacher No, (2); —.							
<i>Supervision</i> ...	What kind? Board of School Visitors.							
	Has Board of School Visitors adopted any course of study? No.							
	Are teachers' meetings held? No.							
<i>Reading</i>	What method is used with beginners? Alphabet (2); Word and sentence; Words, sentences, letters.							
	Is script used in teaching beginners? Yes, (2); No, (2).							
	Is the black-board used? Yes, (2); Board and book; No, yet she sometimes uses it.							
	Is attention given to reading at sight? Yes; No, (3). Is attention given to silent reading? Yes; No, (3).							
	Are supplementary readers used? Yes, geographical and historical readers, "Boys of '76," etc.; No, (2); Yes.							
	Do the children like to read? Yes, (3); Teacher doesn't know.							
	Are any means used to direct the reading of children? Yes, teacher reads to them and encourages them to go on with the book; No, (2). No, except to speak of a book occasionally.							
<i>Writing</i>	Are lessons given from board? Yes; No, (3).							
	When do children begin to learn to write? At first, (2); As soon as they can, (2).							
	What use is made of copy-books? None; Entire, (3).							
<i>Arithmetic</i> ...	Is number taught? Yes, objectively; No, (2); Yes.							
	Is mental arithmetic taught? Yes, oral work in fractions and percentage; No; Yes; Yes; oral exercises from the text.							
	What attention is given to definitions and rules? Rules are neither learned from book nor formulated by pupils—the pupils tell how to do the work; Learned from book (3).							
	What subjects are omitted? G. C. D., L. C. M., Met. Sys., Equa. of Pay'ts, Comp. Pro.; None (2); Omits here and there.							
<i>Spelling</i>	Written? In what classes? Yes, in all classes; Yes, in first class once a day; No; Yes, in first class.							
	Any instruction in phonics? Yes, some; No, (3).							
<i>Grammar</i>	Are there copying and dictation exercises? Yes; No, (2); So few that there are practically none.							
	What other language exercises? Reproduction, letter-writing, punctuation; None (2); Punctuation.							
	How much language-work before text book is used? All; None (2). Can't tell, gives something orally till they get their books.							
	How is grammar taught? In connection with language and not from a text; The book is followed (3).							
<i>Physiology</i>	Is instruction given to all grades? Yes, (4).							
	Are the laws of health and thrift taught in a useful way? Yes, the book is explained (2); Talks once a week.							
	Is the subject taught as a branch of science? Yes; No, (3).							
	What attention is given to stimulants and narcotics? Quite a little* in connection with text; The teacher explains and enforces—parents object to the study; Book is explained; Reads to them and tells them how it hurts their system.							

Conclusion: In every schoolroom notes were taken. These notes were written out at night while the mental impressions were still forcible. From the notes as originally made, from the fuller account written at night, from other data and from memory the following summary is made:

Of one-fourth of the work it is said: The school, as a whole, is equal to most graded schools; it is one of which any hill-town should be proud; answers to questions in geography were thoughtfully, not too readily, rendered; the instruction was given right-end-foremost; literature is sampled,—a long extract from "Sir Launfal was recited; an exercise in language was given from the board; teacher's information abundant, language accurate, manner not unpleasing; order, good and maintained without effort. To the remaining three-fourths of the work these items apply: Has a warm heart; would like to do well, but doesn't know how; rattles round in the place she cannot fill, lacks force, presence, and education; follows the book,—teaches beginners by the alphabet method, has no sight-reading, no silent reading, no language teaching; children in school three, four, and five years who cannot read,—the fault seems to be irregular attendance on the part of pupils and a frequent change of teacher; few can read,—those who can read, read in such a way as to show that they don't read,—perhaps their homes are bookless,—none or few attend Sunday-school and so have no books from that source; no books in school except those which teacher has loaned,—the work in history and geography is mere memorizing,—opening exercises consisted in part of reading from Romans viii; order, surprisingly good; pupils obedient, but irregular. That is to say, one-fourth of the work is thoughtful, rounded, and modern, while three-fourths is traditional.

COLUMBIA—PART I

NAME OF TOWN.	District.	Enumeration.	Enrollment.	Average attendance.	Expenses.	Cost per scholar on av. attendance.	Cost per scholar per day.
Columbia.	Center, . . .	27	25	18.7	\$185.00	\$9.89	\$0.063
	Chestnut Hill, . .	17	19	13.4	185.00	13.80	0.092
	Hop Riv. Vil'ge, . .	10	18	12.0	185.00	15.41	0.102
	Pine Street, . . .	21	17	8.4	185.00	22.02	0.146
	North, . . .	20	17	11.0	175.00	15.90	0.106
	West, . . .	26	27	15.5	185.00	11.93	0.079
	Southwest, . . .	8	8	5.3	165.00	31.13	0.207
	Hop River, . . .	17	16	9.0	185.00	20.55	0.137

General Statement. (Ages), . . . 5 6 7 8 9 10 11 12 13 14 15 16 Total.

I. Present at Time of Visit.

(1) Center District, . . .	4	1	4	0	2	3	1	1	3	1	2	0	22
(2) Chestnut Hill, . . .	4	1	0	0	3	1	1	0	2	1	1	0	14
(3) Hop River Village, . . .	0	0	1	1	1	0	3	0	2	2	0	1	11
(4) Pine Street, . . .	1	0	0	1	0	3	1	0	0	1	0	0	7
(5) North, . . .	2	0	3	1	1	1	2	2	2	1	0	0	15
(6) West, . . .	3	3	0	1	1	2	0	0	0	1	1	0	12
(7) Southwest, . . .	1	2	1	1	1	0	0	0	1	0	0	0	7
(8) Hop River, . . .	2	2	1	1	1	0	2	0	1	0	1	0	11
Total, . . .	17	9	10	6	10	10	10	3	11	7	5	1	99

II. Degree of Advancement. (Ages), . . . 5 6 7 8 9 10 11 12 13 14 15 16 Total.

1. Doing some High School work, . . .										1	4	1	6
2. Nearly ready to begin full H. S. work, . . .													7
3. Have studied Interest, . . .	0	0	0	0	0	1	3	1	6	6	5	1	23
4. Using Fifth Reader, . . .	0	0	0	0	0	1	3	1	6	4	5	0	20
Fourth " . . .	0	0	0	0	0	4	5	3	2	5	3	0	23
Third " . . .	0	0	3	2	6	3	4	0	0	0	0	0	18
Second " . . .	2	4	2	2	0	1	0	0	0	0	0	0	11
First " . . .	15	5	5	2	0	0	0	0	0	0	0	0	27
Total number present, . . .	17	9	10	6	10	10	10	3	11	7	5	1	99

III. Degree of Advancement. (Districts), . . . 1 2 3 4 5 6 7 8 Total.

1. Doing some High School work, . . .	1	4											6
2. Nearly ready to begin full H. S. work, . . .	1	1	4	1									7
3. Have studied Interest, . . .	7	4	8	1	0	2	0	1	23				
4. Using Fifth Reader, . . .	9	4	0	2	4	2	0	4	25				
Fourth " . . .	4	3	6	4	3	4	1	0	25				
Third " . . .	4	2	6	1	2	3	1	2	21				
Second " . . .	0	3	3	0	0	4	2	2	14				
First " . . .	6	2	0	2	6	6	3	3	28				
Total number belonging, . . .	23	14	15	9	15	19	7	11	113				

NOTES: 1. *Number Present* — Seven pupils, four years of age, are enumerated with age 5.

2. *Degree of Advancement* — The total by districts differs from the total by ages; the former is based on the number belonging, the latter is based upon the number present.

The high-school work doing in three districts consists of algebra. There was some study of book-keeping also.

There is no high school, nor school of advanced grade. The number of pupils credited as nearly ready for high school work is obtained from the teacher in answer to the question, How many pupils will finish this year the common school studies? The question was asked because history of the United States is a necessary study for admission to any high school. In three schools no history is studied. No especial test of these seven pupils was made; their selection is due to the teacher's opinion. These seven pupils are the most advanced in the several schools which they attend, and if there were a course of study to direct and to stimulate their efforts would most, if not all, be reckoned as in the graduating class.

There is no graded school. Each teacher teaches all who come. Any grade of reading, arithmetic, geography may be found in any school. At the time of visit, as a study of the figures discloses, the Third and Seventh Districts happened to have no fifth reader classes; the Eighth happened to have no fourth reader classes; the First, Fourth, and Fifth no second reader, and the Third no first reader classes. Thus every grade of work is done, or may be done, by every teacher. Necessarily the quality of the work cannot rank high, unless the teacher be especially gifted and the school small. If the principle of division of labor could be applied — if the schools could be consolidated and graded — much more solid results should be obtained. The different subjects now taught by each teacher and the number of classes he handles will appear in part II.

COLUMBIA — PART II

II. Subjects and Classes. (Districts),		1	2	3	4	5	6	7	8	Total.	Average num- ber of pupils per class.
Reading,	Classes,	5	6	3	5	9	6	7	6	47	.....
	Pupils,	23	14	15	9	15	19	7	11	113	2+
Arithmetic,	Classes,	7	5	5	6	6	5	4	5	43	.....
	Pupils,	18	9	15	8	15	18	4	11	98	2+
Grammar,	Classes,	3	2	1	1	2	2	0	2	13	.....
	Pupils,	11	4	4	1	3	3	0	4	30	2+
Language,	Classes,	0	0	0	0	0	0	0	0	0	.....
	Pupils,	0	0	0	0	0	0	0	0	0	0
History,	Classes,	1	2	1	1	0	1	0	0	6	.....
	Pupils,	3	3	4	1	0	1	0	0	12	2
Geography,	Classes,	3	3	2	3	3	5	2	2	23	.....
	Pupils,	12	6	12	6	7	6	2	4	55	2+
Spelling,	Classes,	3	3	2	3	6	5	4	3	29	.....
	Pupils,	17	9	12	7	9	12	4	6	76	2+
Penmanship,	Classes,	1	1	1	1	1	1	1	1	8	.....
	Pupils,	13	9	12	7	9	19	4	11	84	10+
Physiology,	Classes,	1	1	2	3	2	1	2	3	15	.....
	Pupils,	6	3	12	7	7	19	2	6	62	4+
Elementary Science,	Classes,	0	0	0	0	0	0	0	0	0	.....
	Pupils,	0	0	0	0	0	0	0	0	0	.....
Drawing,	Classes,	0	0	0	0	0	1	0	0	1	.....
	Pupils,	0	0	0	0	0	2	0	0	2	2
Singing,	Classes,	0	0	0	0	0	0	0	0	0	.....
	Pupils,	0	0	0	0	0	0	0	0	0	.....
Physical Culture,	Classes,	0	0	0	0	0	0	0	0	0	.....
	Pupils,	0	0	0	0	0	0	0	0	0	.....
Busy Work,	Schools,	0	1	0	0	1	1	0	0	3	.....

NOTES: From these figures two generalizations are easily made: (1) Some subjects are not taught at all; (2) Those subjects which are taught are taught to very small classes. The important question is, Is it possible to unite these schools, some or all of them, and, by grading the work, give to each teacher larger classes and more time to each class — giving him also opportunity to introduce many subjects which are not now taught at all?

A little contrast illuminates the condition. In a school in an adjoining town children of the first grade (observe that they are of the first grade) received, besides their ordinary lessons in reading, language, arithmetic, and writing, lessons on seeds, germination, roots, stems, buds, leaves, nutrition; on the lobster; on oxygen, car-

bon dioxide, the candle-flame ; on respiration, digestion, and the effects of alcohol ; on the sphere, the cylinder, the cube, lines, angles, geometrical figures ; they sang songs, were drilled on the tones of the scale, were taught the staff, and exercises in different keys ; they were taught to draw ; they had dissected maps and located continents and oceans on globe and map ; they had free gymnastics daily. A part of this might be had in Columbia.

Schools 2 and 6 were accustomed to have physical exercises once weekly ; these could hardly be called classes for teaching and are not therefore so reported.

COLUMBIA — PART III

III. Reading. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Unable to read,	17	9	7	6	4	4	1	0	2	1	0	0	51
Able to read,	0	0	3	0	6	6	9	3	9	6	5	1	48
Total,	17	9	10	6	10	10	10	3	11	7	5	1	99
I. Those Learning to Read. (Districts),					1	2	3	4	5	6	7	8	Total. Av'ge.
From First Reader,					6	2	0	2	6	6	3	3	28
Second "					0	3	0	0	4	2	2	14	.....
Third "					4	2	6	1	2	3	1	2	21
Total,					10	7	9	3	8	13	6	7	63
Times per Day of Recitation,													
First Reader,					4	2	0	4	4	4	4	26	4—
Second "					0	2	2	0	0	2	2	10	2
Third "					2	2	2	2	2	2	2	16	2
II. Those Using Advanced Books.													
Fourth Reader,					4	3	6	4	3	4	1	0	25
Fifth "					9	4	0	2	4	2	0	4	25
Total,					13	7	6	6	7	6	1	4	50
Times per Day of Recitation,													
Fourth Reader,					1	3½	1	2	2	1	2	0	9½
Fifth "					1	1	0	1	2	1	0	1	7
Books Read : Number of pupils asked to write,					11	7	8	4	7	2	2	5	46
Number of titles written,					197	38	4	37	13	10	1	11	311
Number of books in School Library,					0	0	0	0	0	0	0	0	0

NOTES: The report is divided into two parts : 1. The work doing for those who are learning to read ; 2. The work doing for those who have learned to read. Is either class neglected ?

The Older Pupils.—Forty-eight pupils are able to read ; 50 are using the two higher readers, and 46 were asked to write the names of books they had read. These three classes of pupils are practically one and the same ; *i. e.* the pupils using the Fourth and Fifth Readers are chiefly those who are marked as "able to read" and are chiefly those who were asked to write the titles of books they have read.

The school across the street from the excellent free public library writes an average of 18 books per pupil ; compare with this the average per pupil in the other schools. No school in town has a library. Is it fair that the children of one school should have this advantage of a near free public library and the children of all the other schools be practically excluded ? Some plan ought to be devised whereby books should be loaned in rotation, the teachers being made responsible for their use. In this way all would secure the advantages which now one school enjoys.

There are other considerations. A child may read too much. If his reading show no tendency to rise, if he continue to prefer books of the same plane, his reading, while it may amuse and even instruct him, does not add fibre to his intellectual or moral character. A child should, therefore, receive some guidance in his reading. With a real sympathy with his childish tastes, his guide should lead him to higher work. None, except the parent, can do this work so well as the teacher.

The question was asked of each teacher whether this work was attempted. Indeed, with one exception, it was asked of each teacher twice at different stages in the interview. Of the fifteen recorded answers, eleven are definitely, No. One suggests good books, but is not able to see that his instructions are carried out ; one has brought in "Masterpieces of English Literature," from which his pupils read, presumably orally and in class ; one has spoken of good books ; one has stories which he gives his pupils to read, he also mentions books in the free public library, and reads to pupils sometimes from Longfellow's poems. Thus we see that practically the teachers do not direct the reading of the children. Without books, it is not fair to expect they would ?

A study of the titles written in one of the longest lists shows that all are works of fiction, and that, with a few possible exceptions, all are names of books on the shelves of the free public library. Other papers written in the same school show the same names. From these facts we infer that children love stories, make good use of the free library, talk to one another about the books they read, trust each other's recommendations of books. If this be true, there is additional reason why the teacher should guide the reading of the children. They should be led to see that biography, travel, and description is also good reading; they should be encouraged to talk with their teacher because unrestrained talking among themselves may lead to the mention of books of evil character.

From what has been said, and from a study of the figures given above, we discover what advantages for reading the children of Columbia enjoy. The public library is a great public blessing. Whether its advantages might be more widely extended to the older children in the public schools is a question for the good people of Columbia to consider.

The Younger Pupils.—Are the younger children getting their rights? Older children, who can read, should make their own headway, but little children should be helped. They should read often. The 28 children using the First Reader are called to recitation four times daily. This is admirable, and is doubtless due to the request of the Acting School Visitor. Perhaps those using the Second and Third Readers ought to read more than twice.

COLUMBIA — PART IV

IV. Dictation and Spelling. The following sentences and words were dictated in each school; words italicized were used as tests in spelling:

1. *What time is it? It is two o'clock.*
2. *You and I will go Wednesday.*
3. *What did you say?*
4. *I said, "You and I will go Wednesday."*
5. *Whose knife is this? It is Mary's knife.*
6. *Write busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such.*

Ages of Pupils,	5	6	7	8	9	10	11	12	13	14	15	16	Total
Present at time of visit,	17	9	10	6	10	10	10	3	11	7	5	1	99
Unable to write at dictation,	17	9	9	4	1	1	0	0	0	0	0	0	41
Pupils writing this examination,	0	0	1	2	9	9	10	3	11	7	5	1	58
Failures to: (1) Begin each sentence with capitals,				1	2	9	7	8	3	8	4	1	44
(2) Begin proper nouns with capitals,				1	1	8	5	5	1	4	2	1	30
(3) Use capital for pronoun I,				1	2	5	5	4	1	2	1	0	21
(4) Use the four periods,				1	2	8	5	5	2	5	2	1	34
(5) Use the three interrogation points,				1	2	9	7	6	3	7	4	3	43
(6) Use apostrophe in "Mary's,"				1	2	8	8	8	2	6	3	2	41
(7) Use apostrophe in "o'clock,"				1	2	9	7	8	3	6	6	3	46
(8) Begin quotation with capital,				1	2	9	9	10	3	11	6	5	57
(9) Use quotation-marks,				1	2	9	9	10	3	11	5	4	55
Spelling: (1) Sentences, words misspelled,				6	10	40	32	31	11	19	9	6	170
(2) Words in sixth dictation misspelled,				6	6	41	29	27	6	29	12	8	170
(3) Writers misspelling "Wednesday,"				1	1	7	7	6	2	3	2	1	32
Penmanship,				1	1	6	5	5	1	3	4	3	30

NOTES.—*Are the little ones neglected?* Is time taken to give them an early start in writing? An opinion may be gained from the line showing the number and ages of those unable to write the examination. Pupils of ages 5 and 6 we do not expect to be able to write at dictation. More of seven and eight ought to be able to do so. The boy of ten is Italian and probably hears no English at home. For the child of nine no excuse appears. On the whole, and for ungraded schools, the number able to write at dictation is fair, and goes to show that some of the teachers, at least, do pay attention to the little ones.

The column of totals shows the proportion of failure. If we average the failures, omitting spelling and penmanship, and get the per cent. of failure, we find it to be 70. Nor are the errors all made by the younger pupils. If we average as before the failures of all of age twelve and over, we find the failures to be near 60 per cent. This shows that language and the written expression of thought are not much taught and practiced. If there were daily thorough practice by both older and younger pupils in copying sentences, and afterwards rewriting them at dictation, and if a recitation in (say) geography could be sometimes written and the results treated as both a recitation in geography and language, this percentage ought to be very much reduced. Whether copying and dictation exercises are had was asked of every teacher: two are set down as answering in the negative; three in the affirmative; one has them "occasionally, but not a great deal"; one says that one pupil in grammar has

written a few sentences on the board; one replies in the negative as to copying, and affirmatively as to the dictation exercises.

Out of 58 writers 57 failed to begin the direct quotation with a capital. The successful exception is fourteen years of age. He was found at the Center School. Not only does he not fail at this point, but he makes no failure at any other, and is therefore the only pupil in town scoring a full success. He has been at school both in Columbia and Willimantic.

Out of 58 writing 55 fail to use the quotation marks. The three who succeed include, beside the boy already mentioned, two girls in the West Street School. The twelve who use the apostrophe in "o'clock" are distributed as follows: Center, 4; Chestnut Hill, 3; Hop River, 2; North, 1; Pine Street, 1; West Street, 1.

Perhaps the phase most impressive is not the total number of failures, but the fact that some schools wholly neglect the written expression of thought. An examiner soon learns to expect failure in any paper from a certain school or schools. The youth of sixteen belongs to a school of this character. If there were a course of study plainly indicating what should be taught, and written examinations statedly to see that what is taught is well taught, this saddening phase would soon disappear.

COLUMBIA—PART V

V. Arithmetic. (Ages of Pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Advanced Examinations. —Number pupils writing,						1	3	1	6	6	5	1	3
Mental: Failures to (1) $\frac{2}{3} + \frac{1}{6}$,						1	2	1	3	3	4	0	14
(2) $\frac{2}{3} - \frac{1}{6}$,						1	3	1	2	2	4	0	13
(3) 3 is what per cent. of 12?						1	3	1	6	5	5	1	22
(4) What is 10 per cent. of 30?						1	3	1	3	3	4	1	16
(5) 6 is 25 per cent. of what number,						1	3	1	5	5	5	1	21
Written: (6) Add 2,307, 4,001, 8, 213, and 649. (Dictated),						1	1	1	3	3	1	1	11
(7) At the rate of $37\frac{1}{2}$ cents a peck, what will 1,850 bushels of wheat cost,						1	3	1	4	4	4	1	18
(8) If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents,						1	3	1	3	3	3	1	15
(9) What is the interest at 5 per cent. of \$300 from to-day to Jan. 1, 1896?						1	3	1	5	4	5	0	19
(10) Counting 8 hours as a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 per day?						1	3	1	4	3	3	1	16
(12) $(2,498 \times 120 - 98) \div 39 = ?$						1	3	1	3	4	4	1	17
Primary Examination. Number pupils writing,	0	0	0	0	0	9	8	7	2	5	1	0	32
Mental: Failures to (1) $8 + 7$,						2	2	1	1	0	1	0	7
(2) $18 + 6$,						2	1	1	0	1	0	0	5
(3) $13 - 5$,						3	2	1	0	0	1	0	7
(4) $35 - 9$,						5	5	3	1	4	1	0	19
(5) 8×7 ,						2	3	0	0	1	0	0	6
(6) 6×7 ,						2	2	1	0	1	0	0	6
(7) $72 \div 8$,						4	3	1	0	2	0	0	10
(8) $17 \div 5$,						7	6	1	1	4	1	0	20
(9) $\frac{1}{3}$ of 12,						6	7	3	1	2	1	0	20
(10) 5 is what part of 20?						7	7	4	1	4	1	0	24
(11) $\frac{1}{2} + \frac{3}{4}$,						8	7	4	2	4	1	0	26
(12) $\frac{2}{3} + \frac{1}{6}$,						9	8	5	1	5	1	0	29
(13) How many cups each holding a pint, will be needed to hold $2\frac{1}{2}$ quarts of milk?						5	4	4	0	3	1	0	17
(14) If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges will he buy?						5	7	4	0	3	0	0	19
(15) Alice has 12 apples: how many can she give away and keep four?						1	1	2	1	0	0	0	5
(16) Draw a line one inch long.						6	7	7	1	5	0	0	26
Written: (17) Add 367, 20, 102, 217, 86, and 8. (Dictated),						6	2	2	0	2	1	0	13
(18) Take 26 from 103,						7	6	2	2	4	1	0	22
(19) Multiply 702 by 38,						7	5	3	0	3	1	0	19
(20) Divide 588 by 3,						6	3	1	1	4	1	0	16
(21) John's father is 30 years old. His mother is five years younger. How old is his mother?						5	2	1	1	3	1	0	13
(22) A schoolroom is 6 yards and 2 feet long. How many feet long is it?						8	7	5	2	4	1	0	27
(23) Henry has 40 cents. His sister had four-fifths as many. How many had his sister?						9	8	7	2	4	1	0	31
(24) A wood-cutter cut down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in four years?						5	4	4	0	3	0	0	16
(25) William put into his money-box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money-box?						4	3	3	1	0	0	0	11
(26) Henry has attended school four-hundred fifty days. John has attended school one-hundred-nine days. How many more days has Henry attended than John?						7	4	4	1	4	1	0	21
(27) A man uses 124 envelopes in a month. How many will he use in 6 months?						4	4	2	0	3	1	0	14
(28) A man receives 664 dollars for 8 months' work. He receives the same number of dollars for each month. How many dollars did he receive each month?						8	8	6	1	4	1	0	28

NOTES. — Whether sufficient time be taken for mental drill in Arithmetic may be inferred from the success of the pupils in the mental questions. But one pupil answered the third and but two the fifth question of the advanced examination.

COLUMBIA—PART VI

VI. Geography, History, and Civil Government.									
(Districts),	1	2	3	4	5	6	7	8	Total.
Pupils studying Fifth Reader,	9	4	0	2	4	2	0	4	25
Fourth,	4	3	6	4	3	4	1	0	25
Total,	13	7	6	6	7	6	1	4	50
Pupils studying Geography,	12	6	12	6	7	6	1	4	54
History,	3	3	4	1	0	1	0	0	12
Civil Government,	0	0	0	0	0	0	0	0	0

NOTES: For the better understanding of the above table, reference is made to the notes on the first town of the series, Tolland.

Civil Government. No civil government is taught, except that brief chapter in geography descriptive of the government of the United States. One teacher says that the pupils who study history get the Constitution explained. Perhaps all the teachers explain that instrument, provided it is reached in course.

History. The figures tell how many, but they cannot tell how well. One teacher, diligent and earnest, was actually doing the best he could to teach history from a book consisting of printed questions and answers! He had thought of asking parents to procure a different book, but didn't know that they would be willing to do so. No teacher directs his pupils in their historical reading; there is practically no collateral historical reading; there are no books to read; no school has a library; one teacher has two or three textbooks other than those in use in his schoolroom, and one other reports the presence of one old-fashioned history. One teacher only tests historical knowledge by means of written reviews.

One excellent lesson given by one teacher must be noticed. In that schoolroom the pupils all appeared with the initials G. W. H. S. pinned upon their breasts. Inquiry developed the fact that they all belonged to the George Washington Hatchet Society. It appears that a day or two previous had been given to the memory of Washington; that the children had been told stories of his boyhood, including that of the hatchet; that canoes to typify the crossing of the Delaware had been got; that the American flag and its symbolism had been discussed, and in general an impressive lesson in history had been objectively presented.

Geography. Brief recitations were listened to in every school; more questions were asked as to the manner of teaching this than as to the teaching of any other subject; some notice was taken of the spirit of the teacher and the interest of the pupils.

There are no books descriptive of times or countries in any of the schools. No teacher makes effective preparation to teach the lesson; one teacher, however, answers, "Not as a general thing," and one answers, "Some." No evidence was discovered that there is in any schoolroom any plan of teaching the subject other than that given in the text; each teacher being asked whether he have any such plan answered negatively. Nor was any evidence of experimental illustrations discovered; there are no collections, with a single possible exception, of natural objects to illustrate the teaching, and the apparatus is absurdly incomplete,—two teachers have brought in wall maps, one the "Burlington Route" and the other a Coast Survey map of the United States,—besides which a globe or two and maps in two or three schoolrooms were discovered. There is little map-drawing and no use of moulding-board found.

COLUMBIA—PART VII

VII. Summary. Teachers.

Education, Academy,	0	...	...	...	...	...	...	...	...
High School,	4	...	...	...	...	...	...	...	...
Public Schools,	4	...	...	...	...	...	...	...	...
Total,	8	...	...	...	...	...	...	...	...
Training, Attended a Normal School,	0	...	...	...	...	...	...	...	...
Graduated at a Normal School,	0	...	...	...	...	...	...	...	...
Graduated at Connecticut State Normal School,	0	...	...	...	...	...	...	...	...
Holding State Certificate,	0	...	...	...	...	...	...	...	...
Experience, Years (months being tenths of years),	4.7	2.5	1	2	9.4	7	.8	2	3
In Districts, . . . . .	.7	.6	1	1	1.7	2.7	.8		

Preparation, Does teacher specially prepare lessons? Yes, mathematics almost wholly, slate corrections and working out problems for higher class; Prepares lessons for the younger class in arithmetic some, and also in language and mental arithmetic, composition work, too; No, takes it as it comes; No; No, but thinks of it at noons; Yes; No; No, except preparing questions and the like for reviews and written examination.

Pupils, Number of Classes,	24	25	17	23	29	28	20	22
Number of daily recitations,	30	27	20	26	38	33	28	25

(Figures in parenthesis following answer indicate the number of teachers making that answer.)

General character of pupils. All children of farmers with, in one school, a few children of mill operatives.

Order. How is order maintained? Rod seldom, deportment record; Rod seldom, detention at recess, standing by teacher's desk; At first the rod, later firmness; Children are few and good; Never rod, avoiding opportunities for misconduct; Rod occasionally, not at all last term; Never rod, detention; Rod never, sometimes stands them on the floor.

Parents. Are they interested? No; Yes, they visit; Yes, there is regularity of attendance; Yes, they inquire about their children; Yes, they feel kindly disposed towards teacher; No; Some, they sometimes visit; No.

Supervision. What kind? Board of School Visitors.

Has the Board of School Visitors adopted any course of study? No.

Are teachers' meetings held? No.

Reading. *What method is used with beginners?* All use the alphabet method. One teacher adds that he does not teach the whole alphabet before they begin to spell words; another states his method as one beginning with words and then their spelling, the words being used in a sentence as soon as possible; from still another the information was received that the school authority wishes them to learn their letters thoroughly before they begin reading.

Is script used? No.

Is attention given to reading at sight? The Third Reader class has read from a little magazine about once a week; Yes, the highest class has read "The Youth's Companion"; also the Second Reader class have read a lesson they have not studied; Yes, about once a week; No, but highest class once a week; Yes, once a week or so; Yes, from their own books and from stories brought in; No; No.

Is attention given to silent reading? No (6); No, but has pupils tell in their own language what they have read orally; Six pupils have read stories and told them afterwards.

Are supplementary readers used? No (6); No, but teacher has one copy of a Second Reader which he uses; No, but story books have been read by first class when the children brought a story to school.

Does teacher direct reading of children? No (5); No, yet has brought in "The Masterpieces of American Literature," which the children read from; No, he has spoken about good books, however; Has stories in school which he gives them to read, also mentions good books in the free library, and reads to them from Longfellow's poems and the like.

Writing. *When do children begin to learn to write?* As soon as they can read, they print; As soon as they can (4); As soon as possible; They print first, when they print pretty well they write; As soon as possible.

What use is made of copy books? They dominate the teaching given the older pupils.

Arithmetic. *What attention is given to definitions and rules?* Rules committed to memory from the book and examples done by them — the A. S. V. so requests — definitions learned from the book; Rules and definitions learned from the book; Rules learned from book as they come to them, — rules are generally learned before doing examples, — has them give rules in their own words, but prefers they should use the words of the book, — definitions are learned from book; Rules are learned from book and examples done by them, — definitions learned from book; Rules do not receive much attention, — processes are learned first and then pupils tell how to do the examples; Certain rules are learned from the book, in other cases the pupils themselves tell how to do the examples, — definitions learned from book; Rules first and then processes, — definitions learned from book; Rules first and examples done by them, — definitions learned from book.

What subjects are omitted? Metric System; None (6); None, but the metric system is omitted in the first traverse of the book.

Spelling. Is spelling written? No (3); Yes, in highest class; Yes, in highest class in afternoon, — oral in the morning; Once or twice a week they write them on the board; Yes, in two higher classes half the time; Yes, in highest class once a day, but only when the book says the lesson is to be written.

Is any instruction in phonics given? No (7); No, but if a child cannot pronounce a marked word, he tries to have them get the pronunciation from the marking.

Grammar. *How is grammar taught?* Text followed closely, — analyzing and parsing; (this in varying phraseology is the record against all).

Physiology. Is instruction given to all grades? No (4); The older children have studied it; To all but the smallest; To all but the very youngest; Yes.

Are the laws of health and thrift taught in a useful way? The book is explained (4); Book emphasized (2); Talks; Has them learn the answers to the questions in the book.

Is it taught as a branch of science? No (7); There have been two experiments on bones.

What attention is given to narcotics and stimulants? The book is explained, — the children ask questions and say that they enjoy the study; Tells them from his own reading; Explains the book (2); Book emphasized; Emphasizes it a great deal; Just what the book says. Nothing but questions and answers.



COVENTRY — PART I

Population, 1890.....1,875 Grand List.....\$641,114

NAME OF TOWN.	District.	Enumeration.	Enrollment.	Average attendance.	Expenses.	Cost per scholar on average attendance.	Cost per scholar per day.
Coventry . . .	No. 1	115	119	71.0	\$1,623.95	\$22.87	\$0.127
	" 2	29	26	16.6	215.00	12.05	0.086
	" 3	40	39	24.9	321.85	12.92	0.086
	" 4	27	23	14.7	214.85	14.61	0.097
	" 5	23	21	10.8	213.80	19.79	0.131
	" 6	32	31	21.7	215.00	9.90	0.066
	" 7	36	39	23.1	224.65	9.72	0.064
	" 8	25	25	14.4	204.90	14.22	0.094
	" 9	28	30	19.9	210.80	10.59	0.070
	" 10	8	15	6.4	130.02	20.31	0.203

I. General Statistical Statement. (Ages),		5	6	7	8	9	10	11	12	13	14	15	16	Gra.	Ung.	Total.
1. Present at Time of Visit.																
Dist. No. 1, Primary		6	7	7	3	3	2	0	0	0	0	0	0	28	.....	28
Intermediate		0	0	0	2	6	5	3	2	1	1	0	0	20	.....	20
Grammar		0	0	0	0	0	3	1	6	4	7	1	0	22	.....	22
2, South Street		2	0	3	2	4	2	3	2	2	3	0	0	.....	23	23
3, East S. P.		4	3	4	3	1	3	0	3	4	4	0	0	.....	29	29
4, North Side		2	2	0	1	1	2	3	2	2	0	2	0	.....	17	17
5, Southeast		0	1	1	1	0	0	1	3	2	0	0	0	.....	9	9
6, East of N. P.		2	0	4	2	3	5	1	2	0	0	1	0	.....	20	20
7, South		1	2	3	2	1	4	1	2	4	2	2	1	.....	25	25
8, Northeast		1	0	2	0	4	0	0	3	2	1	0	0	.....	13	13
9, . . .		1	0	4	0	2	2	1	3	2	3	1	0	.....	19	19
10, . . .		0	2	0	1	1	3	0	0	0	0	0	1	.....	8	8
Total,		19	17	28	17	20	31	14	28	23	21	7	2	70	103	233
2. Degree of Advancement. (Ages),		5	6	7	8	9	10	11	12	13	14	15	16	Gra.	Ung.	Total.
1. Doing some High School Work		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5	4	9
2. Nearly ready for Secondary Work		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5	11	16
3. Have studied Interest		.....	0	0	0	0	2	0	9	11	14	4	0	17	23	40
4. Using Fifth Reader		.....	0	0	0	1	8	12	17	19	6	2	33	40	73	73
Fourth " "		.....	0	0	2	6	7	2	6	4	1	1	0	9	20	29
Third " "		.....	0	2	6	8	14	2	7	2	0	0	0	8	33	41
Second " "		.....	1	4	12	7	6	1	1	3	0	0	0	5	31	36
First " "		.....	18	13	14	2	5	1	1	0	0	0	0	15	39	54
Total No. present		19	17	28	17	20	31	14	28	23	21	7	2	70	103	233
3. Degree of Advancement. (Districts),		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Total.	
1. Doing some High School Work		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Nearly ready for Secondary Work		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. Have studied Interest		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. Using Fifth Reader		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fourth " "		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Third " "		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Second " "		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
First " "		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total No. belonging		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

NOTES: The First District has a graded school of three departments; in the other districts the schools are ungraded. Among the different schools were found six children four years of age; these are enumerated with those of age five. No pupil over sixteen was met; there were but two of that age. One of these had not been at school for two years because there was no school in her district.

There is no high school. Algebra is taught in four schools to ten pupils. These teachers were asked how much time was given daily to the recitation. Their answers,

when averaged, make the time thirteen minutes. Whether it be right to take even thirteen minutes daily from the smaller children, whether it be possible for discipline to result from a daily thirteen-minute recitation of algebra, whether abundant time might not be had for thorough work if all who study algebra were brought together in one schoolroom, whether more ambition might not appear in lower grades if a path were made plain to those higher, what becomes of all the older children are questions deserving answer.

The number given as nearly ready for High School, or secondary, work is taken from the answer of the teachers to a question in connection with the teaching of history, — the history of the United States being necessary for admission to any good high school. Doubtless the number in each case includes those who are already doing some algebra and bookkeeping. For further information on the subject of history and civil government see section sixth of this report.

The degree of advancement when given by ages differs from that as given by districts; the former is based on the number present at the time of visit, and the latter upon the number belonging.

The child of age eleven who reads in the First Reader has been in America but one year.

For the results of the tests of the 40 who have studied interest, see page 331.

In District No. 3 one pupil studied algebra during at least a portion of the year.

Coventry is not without material for history teaching. Here was born and bred the most famous schoolmaster in America. The house in which he was born is still pointed out to visitors. A monument to his memory crowns the hill overlooking the principal village for all the children to see. It is possible that he never heard of a graded school, and it is certain he never studied at a normal school. Yet he taught history and civil government by the laboratory method, and, though he died in making the experiment, that experiment remains notwithstanding a conspicuous success.

COVENTRY — PART II

II. Subjects of Study. (Districts),		1, G.	1, Int.	1, P.	1, Total.	1, Av.	2	3	4	5	6	7	8	9	10	Total.	Av.
Reading	Classes	2	2	4	8	.....	6	5	5	4	5	5	6	5	5	46	.....
	Pupils	25	24	41	90	11	23	30	18	10	24	26	22	23	9	185	4
Arithmetic	Classes	3	4	3	10	.....	4	4	4	5	6	4	6	7	3	43	.....
	Pupils	25	24	26	75	7	14	24	15	10	20	20	12	13	8	136	3
Grammar	Classes	3	0	0	3	.....	1	2	1	2	1	2	1	2	0	12	.....
	Pupils	25	0	0	25	8	4	8	6	7	1	7	3	4	0	40	3
Language	Classes	0	1	1	2	.....	0	1	0	0	0	0	0	1	1	3	.....
	Pupils	0	24	20	44	22	0	6	0	0	0	0	0	4	5	15	5
History	Classes	2	1	0	3	.....	1	1	0	1	2	1	1	1	0	8	.....
	Pupils	11	24	0	35	12	5	3	0	4	2	1	1	5	0	21	2½
Geography	Classes	2	3	0	5	.....	2	2	3	1	3	3	3	2	2	22	.....
	Pupils	18	24	0	42	8	11	11	12	4	16	11	9	11	3	88	4
Spelling	Classes	2	2	3	4	.....	3	3	4	5	5	3	3	2	2	30	.....
	Pupils	25	24	26	75	19	19	24	18	8	24	17	10	11	5	136	4½
Penmanship	Classes	1	1	1	3	.....	1	1	1	1	1	1	1	1	1	8	.....
	Pupils	25	24	41	90	30	.....	30	15	10	13	20	18	24	9	139	17
Physiology	Classes	1	1	1	3	.....	1	2	1	1	1	2	1	2	1	12	.....
	Pupils	25	24	20	69	23	23	10	8	4	2	20	22	10	9	108	9
Elementary Science	Classes	0	1	0	1	.....	1	0	0	0	0	0	0	0	0	1	.....
	Pupils	0	24	0	24	24	23	0	0	0	0	0	0	0	0	23	23
Drawing	Classes	0	0	0	0	.....	0	0	0	1	0	0	0	0	0	0	.....
	Pupils	0	0	0	0	.....	0	0	0	8	0	0	0	0	0	0	0
Singing	Classes	0	1	1	2	.....	1	0	0	0	0	0	0	0	0	1	.....
	Pupils	0	24	41	65	32	23	0	0	0	0	0	0	0	0	23	23
Physical Culture	Classes	0	1	1	2	.....	1	0	0	0	0	0	0	0	0	1	.....
	Pupils	0	24	41	65	32	23	0	0	0	0	0	0	0	0	23	23
Busy Work	Schools	0	0	1	1	.....	1	1	0	0	0	0	1	1	1	5	.....

NOTES: In the graded school the classes average larger; more time can consequently be given to each; better results should, therefore, be obtained. If it were possible to bring a much larger number of pupils into the graded system by consolidation of districts, there would be more enthusiasm and class competition.

The apparent neglect of penmanship in one of the ungraded schools is apparent only; the pupils are accorded individual instruction.

The teaching of singing in some schools is due to the fostering interest of the Acting School Visitor.

COVENTRY—PART III

III. Reading. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Gra.	Ung.	Total.
Unable to read	18	17	23	9	16	11	4	6	3	1	1	0	25	84	109
Able to read	1	0	5	8	10	20	10	22	20	20	6	2	45	79	124
Total number present	19	17	28	17	26	31	14	28	23	21	7	2	70	103	233
I. Learning to Read. (Districts)	I, G.	I, P.	I, Total.	I, Av.	2	3	4	5	6	7	8	9	10	Total.	
First Reader	0	0	24	24	7	6	3	3	5	6	9	2	4	45	.....
Second "	0	0	9	9	4	9	3	2	3	4	3	6	0	34	.....
Third "	0	0	8	8	5	6	1	1	12	3	4	2	3	39	.....
Total	0	0	41	41	10	23	7	6	20	13	10	10	7	118	159
Times per day of recitation															
First Reader	0	0	2	.....	2	4	2	2	2	2	2	2	2	.....	.....
Second "	0	0	2	.....	2	2	2	2	2	2	2	2	0	.....	.....
Third "	0	0	2	.....	2	1	2	2	2	2	2	2	2	.....	.....
II. Advanced Reading															
Fourth Reader	0	16	0	16	2	0	3	4	2	6	2	2	1	22	.....
Fifth "	25	8	0	33	5	7	8	0	2	7	4	11	1	45	.....
Total	25	24	0	49	7	7	11	4	4	13	0	13	2	07	110
Times per day of recitation															
Fourth Reader	0	1	0	.....	1	1	0	2	2	1	1	1	2	.....	.....
Fifth "	1	3½	0	.....	4½	1	1	2	0	1	1	1	1	2	.....
Books Read															
Number asked to write	23	20	.....	43	14	12	13	4	8	14	7	10	4	86	.....
Number of titles written	212	157	.....	369	9	71	57	45	55	10	51	44	39	8	386
Number returning blank papers	0	3	.....	3	8	5	7	0	4	5	0	2	2	33	.....
Number books in school library	9	0	.....	9	12	0	0	0	18	0	36	.....	0	66	.....
Number pupils taking books from town library	5	3	.....	8	0	0	.....	0	0	1	2	.....	3	.....	.....
Number pupils taking books from any S. S. library	11	6	.....	17	4	8	.....	4	6	7	1	8	3	41	.....

NOTES: For the full understanding of this table see the subject of Reading in the main body of the report. See also the reports on reading in the towns which have preceded this.

1. *Children learning to read. Are they neglected?* Of the 233 pupils present at the time of visit, more than half (124) could read. Whether this be all which could be expected to read must be judged from the numbers by ages. One boy of fifteen and one of fourteen are marked as unable to read. The younger boy was not tested, however; he left school early "to carry dinner"; he was judged as unable to read from what his teacher says of him. Both boys are irregular at school. Doubtless both are dull. Whether either would have done better if there had been in their schools one teacher continuously employed or if there had been a superintendent to look up such cases, is not asserted. In one district one or two pupils who had been in school about two years were found in the first part of the First Reader.

The 159 pupils using the three lowest readers read on the average but twice daily. Some teachers have their pupils read more than twice daily if they can find the time.

How are beginners taught? Three teachers teach the alphabet; five teach the word first and then the letters which compose the word, which is practically the alphabetic method; two use the word-and-sentence method.

Is phonics taught? Five teachers answer "No"; three answer practically in the negative,—"No, not much,"—"Not of any account,"—"A very little"; one answers "Yes"; one teaches the Robbins system. Two teachers in the graded school, and having no pupils in the three lower readers, were not asked the question.

2. *Guidance of the reading of pupils.* The number of pupils studying the two higher readers (116) corresponds very nearly with the number able to read. What is doing to guide these children in their reading? One teacher reports that the lives of Longfellow and Whittier and their writings have been studied. This means, presumably, that he told his pupils about these men and had them commit to memory some parts of their writings. He added that when the children see any new piece of Irving's they are at once interested. Another teacher, while modestly seeming to feel that he was not doing much, yet appeared to the examiner to be making a real beginning in interesting his pupils in literature. All this is admirable, and if books could be given these teachers and they were enjoined to continue in the way, there would be left little to be desired.

Another conscientious teacher loans books of his own; one is an entertaining story-teller, and tells a part of a book and leaves pupils to finish it; one advises such as are subscribers to the village library what books to read as supplementary to the lessons on history; one sometimes reads to children; two others have recommended books; one puts a verse of poetry on the board for the children to copy; one has borrowed two small books (of about the grade of Second Reader) which the children read; one warns children if he see them reading what they ought not.

We conclude: 1. That some teachers have made a fair beginning and that others recognize the necessity for doing this work; 2. That all would do it if they were provided with necessary books and shown how; 3. That very little directed reading is going on.

How little guidance and encouragement is afforded will appear from the last part of the tabular statement. In that statement is given the number of titles of books returned as read, the number of pupils present who are accustomed to take books from the town library, and from any Sunday-school library.

Leaving these figures without comment, let us study not the number, but the quality, of books listed as having been read by the pupils of one of the schools.

In the school mentioned two girls of ages eleven and twelve, evidently from good homes, return lists of 11 and 15 books; one boy of ten returns the names of 5 books which might have been gotten from some S. S. library. *Per contra*, seven children, aged eight, nine, nine, eleven, eleven, twelve, and thirteen, return blank papers. One of thirteen and two of fifteen return a total of 14 books, in which total "Nick Carter" is written three times, "Peck's Bad boy" twice, dime novel twice; the other titles were "Buffalo Bill," "Frank Cosesley," "Pathfinder," "Uncle Tom's Cabin," "Handy Andy," "All around New York," and "Tim's Troubles." There is no school library. The teacher sometimes recommends a book.

COVENTRY — PART IV

IV. Dictation and Spelling. The following sentences and words were dictated in each school; words italicized are used as tests in spelling:

1. *What time is it? It is two o'clock.*
2. *You and I will go Wednesday.*
3. *What did you say?*
4. *I said, "You and I will go Wednesday."*
5. *Whose knife is this? It is Mary's knife.*
6. *Write busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such.*

Ages of pupils	5	6	7	8	9	10	11	12	13	14	15	16	Gra	Ung	Total
Present at time of visit	10	17	28	17	26	31	14	28	23	21	7	2	70	163	232
Unable to write at dictation	18	13	13	5	6	3	2	0	0	0	0	0	14	46	60
Writing this examination	1	4	15	12	20	28	12	28	23	21	7	2	50	117	173
Failures to: 1. Begin each sentence with capital	1	4	15	12	17	25	8	24	19	10	7	2	39	105	144
2. Begin proper nouns with capitals	0	4	10	9	9	13	4	10	3	5	4	0	13	58	71
3. Use capital for pronoun I	0	1	5	6	8	9	3	9	5	1	2	0	5	44	49
4. Use the four periods	1	2	13	11	15	20	5	17	10	5	3	0	21	81	102
5. Use the three question marks	1	4	15	11	18	23	8	23	16	9	6	2	37	99	136
6. Use the apostrophe in "Mary's"	1	4	12	12	18	19	8	17	16	8	5	2	32	90	122
7. Use the apostrophe in "o'clock"	1	4	14	11	17	24	7	25	17	15	6	2	47	96	143
8. Begin quotation with capital	1	4	15	12	20	28	11	28	20	18	7	2	54	112	166
9. Use quotation marks	1	4	15	12	20	28	12	28	21	18	7	2	54	114	168
10. Write currently, neatly, legibly	0	2	9	2	9	13	3	15	12	7	5	2	19	60	79
Spelling															
1. Sentences, words misspelled	4	30	84	45	84	67	35	77	50	30	26	5	148	389	537
2. Ten dictated words, number misspelled	7	30	101	56	90	85	41	96	53	50	27	3	175	464	639
3. Pupils misspelling "Wednesday"	1	4	12	9	15	19	8	14	12	7	6	1	30	78	108

NOTES: *Are the young children neglected?* Sixty could not write at dictation; of that number 14 were found in the graded and 46 in the ungraded schools. These numbers are respectively 20 and 28 per cent. of those present: this result seems to point to the conclusion that the graded schools are giving more attention to language than the ungraded.

No child over eleven fails to write. The two of age eleven who fail are from the ungraded schools; of the three of age ten who fail, one is from the graded and two from ungraded schools; those (eleven) failing of ages nine and eight are all from ungraded schools; the thirteen failing of age seven are three from graded and ten from ungraded schools. Omitting those of ages five and six as scarcely to be expected to write at dictation, and comparing the number failing with the number present we find our suspicion supported, and we conclude that less pains is taken to teach the young children to write in the ungraded than in the graded schools.

Where the ungraded school is large, numbering more than 20, a plea might be made of lack of time; under that plea districts Nos. 2, 3, 7, 8, and 9 would be excused, but it is from one of these districts that the best ungraded dictation work is offered.

Are the older ones well taught? If 144 out of 173 fail to begin sentences with capitals, is not the proportion of failure large? But perhaps those who fail are not all young, as the table shows. In the same way compare the results which follow, — 71, 49, 102, 136, 122, 143. Admitting that the best of pupils sometimes err, errors here are so many as to preclude the belief that language is well taught. When 108 out of 173 fail correctly to write "Wednesday," is there not *prima facie* proof that the town does not furnish exercise paper upon which daily exercises are written always beginning with the date copied from the blackboard.

Only five use quotation marks correctly; only seven begin quotation with capital; these five writers are also included in the seven. One girl of thirteen in No. 1 hands in a paper absolutely faultless; one word through inadvertence is omitted, but that omission we do not count.

COVENTRY—PART V

V. Arithmetic. (Age of pupils)	5	6	7	8	9	10	11	12	13	14	15	16	Gr	Ung	Total
Advanced Examination.—No. pupils writing															
Mental: Failures to: 1. $\frac{3}{4} + \frac{1}{6}$						2	1	0	10	1	4	0	16	23	39
2. $\frac{2}{3} - \frac{1}{6}$						1		6	5	6	2		7	13	20
3. 3 is what per cent. of 12?						2		6	8	0	2		9	18	27
4. 10 per cent. of 30?						2		9	9	13	3		13	23	36
5. 6 is 25 per cent. of what number?						2		7	7	6	1		10	13	23
Written: 6. Add 2307, 4001, 8, 213, and 649. (Dictated)						1		9	9	12	3		11	23	34
7. At the rate of $37\frac{1}{2}$ cent a peck what will 1850 bushels of wheat cost?						1		4	4	1	2		6	6	12
8. If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents?						2		8	6	11	2		13	16	29
9. What is the interest of \$300 from to-day to Jan. 1, 1896, at 5 per cent.?						2		7	6	7	2		13	11	24
10. Counting 8 hours a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 a day?						2		9	7	8	4		13	17	30
11. $(2489 \times 120 - 98) \div 39 = ?$						2		8	6	9	3		13	15	28
						2		5	6	9	3		11	14	25
Primary Examination.—No. pupils writing															
Mental: Failures to: 1. $8 \div 7$	0	0	0	5	9	13	20	12	10	12	6	3	2	32	80
2. $18 \div 6$	0	1	2	4	3	0	0	0	1	0	0	1	1	1	12
3. $13 - 5$	0	1	5	5	0	2	1	0	0	0	0	0	1	1	13
4. $35 - 9$	1	1	2	6	1	2	1	0	0	0	0	1	3	12	15
5. 8×7	3	5	11	12	5	10	5	2	0	0	0	7	46	53	
6. 6×9	3	6	10	7	1	6	1	0	0	1	0	4	31	35	
7. $72 \div 8$	3	6	10	7	3	5	3	0	0	1	7	31	38		
8. $17 \div 5$	3	5	8	9	1	6	3	1	1	1	4	34	38		
9. $\frac{1}{3}$ of 12	3	5	16	3	9	8	2	2	1	14	51	65			
10. 5 is what part of 20?	0	2	7	9	0	7	1	3	1	1	4	27	31		
11. $\frac{1}{2} + \frac{1}{4}$	3	7	11	13	5	15	6	2	2	2	7	59	66		
12. $\frac{2}{3} + \frac{1}{6}$	5	8	14	19	5	14	9	4	3	2	16	67	83		
	5	9	16	23	8	16	11	4	3	2	22	75	97		
13. How many cups, each holding a pint, will be needed to hold $2\frac{1}{2}$ quarts of milk?	5	7	13	15	4	11	7	3	2	2	20	49	69		
14. If a boy has 25 cents, and spends ten cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges does he buy?	3	3	8	11	2	5	4	3	0	2	5	36	41		
15. Alice has 12 apples; how many can she give away and keep four?	0	1	7	7	0	2	2	0	0	2	6	15	21		
16. Draw a line one inch long	3	6	13	23	8	10	9	3	2	2	24	55	79		
Written: 17. Add 367, 20, 102, 217, 86, and 8. (Dictated)	3	7	15	15	4	10	5	1	2	1	17	46	63		
18. Take 26 from 103	3	6	13	14	4	12	3	2	1	2	10	50	60		
19. Multiply 702 by 38	5	9	15	14	6	14	6	2	3	1	19	56	75		
20. Divide 588 by 3	5	8	15	16	6	13	5	1	3	2	16	58	74		
21. John's father is 30 years old. His mother is five years younger. How old is his mother?	2	4	10	5	2	1	0	0	1	1	6	20	26		
22. A schoolroom is 6 yds. and 2 ft. long. How many feet long is it?	5	7	18	23	9	14	5	3	3	2	27	62	89		
23. Henry has 40 cents. His sister has four-fifths as many. How many has his sister?	3	9	17	20	8	15	7	4	2	1	19	65	84		
24. A wood-cutter cuts down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in four years?	4	7	14	17	5	9	5	2	1	2	20	46	66		
25. William puts into his money box at one time 15 cents, at another 25 cents, at another 35 cents, at another 50 cents. How many cents did he put into his money box?	2	4	10	11	3	7	3	1	2	0	12	31	43		
26. Henry has attended school four-hundred-fifty days. John has attended school one-hundred-nine days. How many more days has Henry attended than John?	5	8	17	23	7	13	8	3	2	1	24	63	87		
27. A man uses 124 envelopes in a month. How many will he use in 6 months?	5	9	16	19	7	10	5	1	2	1	22	53	75		
28. A man receives 664 dollars for 8 months' work. He receives the same number of dollars for each month. How many dollars did he receive each month?	5	9	17	21	11	15	9	4	2	1	24	70	94		

NOTES: Only 3 out of 39 of the oldest pupils answer question third, and only 5 answer question fifth. Whether the failures be more in the graded or in the ungraded schools the table shows. The conclusion must be that in the ungraded schools the teaching in arithmetic is chiefly book routine and not mental drill.

If there were a course of study telling what to emphasize and what to omit, if there were occasional teachers' meetings and frequent visits from a supervisor to explain the course of study, if there were town examinations and promotions from grade to grade to awaken the interest of parents and children,—if some, or all, of these could be had,—better results should follow another examination taken five years hence.

COVENTRY—PART VI

VI. Geography, History, and Civil Government. (Districts)	1, G.	1, Int.	1, P.	2	3	4	5	6	7	8	9	10	Gra.	Ung.	Total.
Pupils studying Fifth Reader	25	8	0	5	7	8	0	2	7	4	11	1	33	45	78
Fourth " "	0	16	0	2	0	3	4	2	6	2	2	1	16	22	38
Third " "	0	0	8	5	8	1	1	12	3	4	2	3	8	39	47
Total	25	24	8	12	15	12	5	10	10	10	15	5	57	100	163
Pupils studying—															
Geography	18	24	0	11	11	12	4	16	11	9	11	3	42	88	130
History	11	24	0	5	3	0	4	2	1	1	5	0	35	21	56
Civil Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

NOTES: Assuming for convenience that all who use the three highest readers are able also to study geography, that all who use the two highest readers are able to study history, that all who use the highest reader are able to study civil government, we find deficits of 33, 60, and 78 respectively.

Civil Government: It is not too much to ask that one lesson a week be given on the rights and duties of citizenship to those who within a few years are to become voters.

The subject even now is not wholly neglected. Although no teacher teaches civil government statedly, one teacher says he has had little talks with his pupils, one other has taught his pupils orally probably none omits the chapter on civil government in the geography and every good teacher of history must touch some part of civil government incidentally.

Geography: Do the teachers make preparation for the teaching? Five teachers answer negatively and one affirmatively; one "generally looks over the lesson"; one says "I mean to every day"; one prepares geographical puzzles; one "looks up points the children fail on," and one is not recorded as having been asked the question. Where the teacher makes no more preparation than this we must conclude that the teaching of geography is (with one or two exceptions) confined to the book.

Only two teachers are recorded as having any plan as distinct from the text-book and one of these plans has no educational value whatever. All but one have more or less map-drawing, but no school has a moulding-board. One teacher, however, has allowed pupils to model in sand on their desks. No school has any collection of plants, minerals, or other productions, but two teachers bring in specimens. There must be something wrong in teaching when young children can be interested in geography, but not the older ones.

History: Are pupils directed in their historical reading? This question was asked of every teacher of history. The answers were,—No, no books; No, but has suggested and loaned books; No; No; Sometimes loans a book he has himself drawn from the public library; No; Encourages pupils to go to other books for information; No, but pupils sometimes ask for books which explain the talks; Advises those who are subscribers to the town library what books to get. The answer most promising is that of the teacher whose pupils sometimes ask for books describing the men he has talked to them about. That is true guidance. One teacher has taken his pupils to New London to view the points of historical interest in that locality.

The real lack seems to be a lack of books. If free texts in history were provided by the town, as is done in Ellington and Vernon,—if by arrangement with the public library, or otherwise, books in history supplementary to the text were furnished in rotation from school to school and the teachers instructed in their use,—if yearly examinations, the same for the whole town, could be had,—a new interest in the study of history would assuredly transpire in the birthplace of Nathan Hale.

COVENTRY—PART VII

VII. General Summary and Conclusion.

Teachers.

Education, Academy	1														
High School	3														
Academy and High School	1														
Academy and Seminary	1														
Public School	3														
Public School and "Select"															
School	2														
Public School and Business															
College	1														
Total	12														
Training, Attended a Normal School										5					
Graduated at a Normal School										2					
Graduated at Connecticut State															
Normal School										2					
Holding State Certificate										2					
Experience (months being tenths of years)															
Years in Entire Service	1.6	5.3	5	23	7	10	2.3	.75	6	20	5	4.7			
Years in District	.6	1.5	3.5	4	.8	.6	1.5	.75	3	1	.05	.25			

Preparation (Figures following an answer designate the number of times that reply was received; semicolons separate answers). Does teacher specially prepare lessons? "No, but he has done it if there be some particular thing he wishes to bring up,—he spends much time in correcting school exercises"; "I do, sir; before I went to the Normal School I didn't much;" "I do some,"—is now preparing for oral lessons in physiology, has also studied literature and corrects number-papers out of school hours; Yes,—one thing done is the preparation of geographical puzzles; Yes, he prepares blackboard work and looks over lessons to see that he has them well in mind; The pupils are not so far advanced that he has to prepare subject-matter, but he does prepare outlines; Usually looks them over the night before if there is anything hard; No, (2); Yes, (2); "Hardly, here, I have so few scholars."

<i>Pupils</i> , Number of Classes	18	17	14	10	21	19	21	24	21	23	25	15
Number of daily recitations	16	13	15	23	21	28	21	31	25	25	26	18

Order. How maintained? Rod sometimes, detention after school; Rod rarely, roll of honor; Rod seldom, keeps them busy, believes he has not whipped a pupil this term; Honor roll; The teacher expects good order and so do the pupils, rod seldom, keeps them busy; Rod seldom; Never rod, detention after school or deprivation of some privilege; Rod sometimes, detention;—; Firmness, never the rod; Firmness; Rod scarcely ever, children few.

Parents. Are they interested? Some are, they manifest their interest by visiting; Yes, visiting at special times; Some, visiting; Yes, not as much as they ought to be, visiting; Not at all; Yes, visiting; To a certain extent, they visit occasionally, there have been seven visits from September to February; Yes, district committee is interested, he visits school, makes frequent inquiries as to progress and deportment; No, (3); Yes, they tried hard to get the school reopened.

Supervision. What kind? Board of School Visitors.

Has Board of School Visitors adopted any course of study? No.

Are teachers' meetings held? No.

Writing. Are lessons given from the board? Yes, (5); No, (3); No, except to little ones, (2); Partly; No, he explains.

When do children begin to learn to write? As soon as they can, (5); At first, (3).

What use is made of copy-books? Little; None, (3); Entire (4); Entire for older pupils; About half the time; Follows copy; Older pupils use copy-books.

Arithmetic. Is number taught? Yes, (3); Yes, incidentally; No, (5); No, not by the Grube system; No, teaches the tables;—tries to have them form combinations instead of counting fingers.

Is mental arithmetic taught? No; Yes; Oral exercises in the written text and quick mental combinations, (2); Yes, oral work; No, except oral exercises in written arithmetic text and younger ones little number stories; Yes, quick mental combinations, oral exercises; Yes, quick combinations and miscellaneous exercises; Not very often,—quick mental combinations;—; Oral exercises in written arithmetic, (2); Yes, to those of third-reader grade and younger.

What attention is given to definitions and rules? Both are learned from the book after the processes are learned; Processes first, rules follow,—they are sometimes learned from board and sometimes from book; None; Rules not learned from book,—definitions given either in the words of the book or in their own language; Definitions are learned from book,—rules neglected except in interest and perhaps some other instances where the language of the book is employed; If pupil can tell how he does an example, that is rule enough,—definitions learned from book,—he supposes the rule should precede the process; Processes first and pupils make rules,—definitions in the child's own words; Sometimes processes first, sometimes rules first, sometimes rules learned from book; Learned from book; Both committed to memory from book; Process first and then tell why they did it,—definitions from the book; process first, rules from processes.

What subjects are omitted? None, (7); None, but leaves out cube root and metric system the first time through; Some parts of measurements; Average of Payments, Cube Root; None, thus far;—.

Spelling. Written, in what classes? No, (3); Yes, in highest class, (2); Yes, in highest class a part of the time, (2); Yes, in both classes (3); Yes, in both classes about half the time;—.

Phonics,—Is any instruction given? No, (5); No, not much,—; Not of any account; A very little; Yes, (2); Yes, Robbins' system.

Grammar. Are there copying and dictation exercises? No, (4); Yes, (4); Sometimes; Not often,—occasionally in spelling-book; Copying, chiefly; Copying only.

Are there any other language exercises? No, (4); Composition and letter-writing; Reproduction, especially in science work; Reproduction, drills on correct oral expressions; Reproduction, composition; Reproduction; Sometimes physiology lesson is reproduced in class; Reproduction and letter-writing (2).

How much language work before text-book is used? None (5); All that is done is done without the book in the hands of pupil (3); Correction of errors in sentences; A very little for one class and reproduction exercises for the whole school; One Class; About two or three years.

How is grammar taught? The book is followed (6); Book followed and supplemented; Book used and explained; Orally; Not taught (2); Diagramming seems to be the chief thing,—uses no text from which to teach the lesson.

Physiology. Is instruction given to all grades? Yes, (7); Yes, all have a chance to hear; No, but younger ones can listen; No; Only to about half the school;—

Are the laws of health and thrift taught in a useful way? The book is read and subjects are talked about or written about; Yes; Gives the lessons in a story form if he can; Miscellaneous talks; Yes, cleanliness is urged; The book is talked over; Teacher talks and explains; Book is explained, (4).

Is the subject taught as a branch of science? No, (9); Yes; It is to be; One or two experiments have been given.

What attention is given to narcotics and stimulants? Book is followed and talked about; Paragraphs from the text are committed to memory; Endeavors to bring it in whenever he can; instances of individuals intoxicated are dilated on; Talks about them; Adds to what book says; Tries to make plain to pupils the evil effects; Reads selections to pupils; Explains and enforces; Reads stories and talks to children; Explains book; Explains this pretty thoroughly.

ELLINGTON—PART I

NAME OF TOWN	District	Enum-eration	Enroll-ment	Average attendance	Ex-penses	Cost per scholar on average attendance	Cost per scholar per day
Ellington,	No. 1,	34	29	21.8	\$316.00	\$14.49	\$0.080
	" 2,	29	32	14.0	401.42	28.67	0.159
	" 3,	37	39	23.8	395.65	16.62	0.094
	" 4,	7	..	..	..	..	..
	" 5,	17	19	16.5	313.00	18.96	0.105
	" 6,	46	46	33.0	761.76	23.08	0.128
	" 7,	12	10	5.4	272.00	50.37	0.279
	" 8,	23	25	14.5	290.00	20.00	0.112
	" 9,	15	14	8.3	340.00	40.96	0.230
	" 10,	117	66	50.2	1,236.95	24.64	0.136

I. General Statistical Statement. (Ages of pupils),		5	6	7	8	9	10	11	12	13	14	15	16	Gra.	Ung.	Total.
1. Present at Time of Visit.																
	District No. 1,	1	4	1	4	1	5	0	5	1	3	0	0	.....	25	25
	" " 2,	2	1	3	2	1	2	1	0	1	1	0	0	.....	14	14
	" " 3,	2	2	2	2	1	3	2	3	1	0	0	1	.....	19	19
	" " 4,	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	" " 5,	0	2	2	1	3	1	1	1	2	1	2	0	.....	16	16
	" " 6,	1	2	0	4	2	2	2	2	2	2	3	0	22	.....	22
	" " 7,	0	1	0	0	2	1	0	1	0	0	0	0	.....	5	5
	" " 8,	0	0	2	0	3	0	0	1	1	0	1	4	.....	12	12
	" " 9,	0	0	1	1	0	2	1	2	1	1	0	0	.....	9	9
	" " 10,	4	10	2	2	10	2	6	7	3	1	2	0	49	.....	49
	Total,	10	22	13	16	23	18	13	22	12	9	8	5	71	100	171
2. Degree of Advancement.																
1. Doing some High School Work,												2	2	.....		4
2. Nearly ready for Secondary Work,														.....		16
3. Have studied Interest,							2	3	7	4	4	7	1	13	15	28
4. Using Fifth Reader,		0	0	0	0	0	1	4	6	11	5	8	5	16	24	40
" Fourth		0	0	0	1	10	12	5	12	1	4	0	0	10	35	45
" Third		0	1	1	6	9	4	4	4	0	0	0	0	16	13	29
" Second		0	3	9	8	3	0	0	0	0	0	0	0	9	14	23
" First		10	18	3	1	1	1	0	0	0	0	0	0	20	14	34
Total number present,		10	22	13	16	23	18	13	22	12	9	8	5	71	100	171
3. Degree of Advancement.																
	District,	.....	.....	.....	.....	1	2	3	5	6	2	6	1	7	8	9
1. Doing some High School Work,																
2. Nearly ready for Secondary Work,										4	.....					4
3. Have studied Interest,						0	0	8	5	10	0	1	0	1	3	0
4. Using Fifth Reader,						2	1	5	8	12	0	3	7	4	6	0
" Fourth,						9	5	12	4	0	6	2	6	4	6	0
" Third						5	0	3	2	0	1	1	1	0	8	8
" Second						5	8	2	3	0	8	0	3	1	0	6
" First						5	3	6	2	0	12	3	2	1	0	19
Total number belonging,						26	17	28	19	12	27	0	19	10	20	220

NOTES: Ellington furnishes free texts (though not other free school supplies) to all her pupils. As in Somers, there is maintained one school of advanced grade. The higher studies there pursued are Algebra, Latin, Civil Government, and Physical Geography. Four pupils avail themselves of this higher course. Eight other pupils doing grade work are found in the same room.

Each Teacher was asked how many pupils, in his opinion, would finish the subject of history during the year, and thus to that extent be ready for high school work. The answers given aggregate sixteen.

The district system prevails. Fifty-one pupils were found in unfit schoolhouses. One of these schoolrooms beside being dirty is nearly wrecked; ten chair seats are broken or missing; four desks are missing or are so broken as to be unserviceable or unsightly, while one is entirely gone leaving the broken cast-iron standards still screwed to the floor; one settee is tottering; the panels of one door, though still in place, are loosely held, having apparently been kicked or strained from their original position.

Of the nine schoolhouses visited, three are new, three comparatively new, three are old. Three have slate blackboards. None is adequately ventilated; though all recently built have some attempt to ventilate, none can be sure of fresh air without the dangerous opening of windows.

Supplementary reading matter is supplied to all the schools. The Acting School Visitor reports that such books are changed from one school to another as seems best.

This town was made famous educationally some forty years ago, by Mr. Edward Hall's High School for Boys. The house in which Judge Hall resided and in which he held his school is still standing.

Two pupils of four years of age are counted with those of age five.

ELLINGTON—PART II

II. Subject of Study.	(Districts),	1	2	3	5	6	2	6	1	7	8	9	10	2	10	1	Total.	Av.
Reading,	Classes,	6	6	5	7	3	5	5	5	6	5	4	5				57	...
	Pupils,	26	17	28	19	12	27	6	19	10	20	33	220				4	...
Arithmetic,	Classes,	5	6	4	6	2	5	5	5	5	5	5	3				51	...
	Pupils,	19	17	17	18	8	21	6	19	8	20	23	179				3½	...
Grammar,	Classes,	2	1	2	1	2	0	1	0	2	3	0	14				...	...
	Pupils,	20	1	15	3	8	0	2	0	7	12	0	68				5	...
Language,	Classes,	0	0	2	0	0	1	0	0	0	0	0	1				4	...
	Pupils,	0	0	16	0	0	2	0	0	0	0	0	8				26	6+
History,	Classes,	0	1	2	2	1	0	1	1	2	3	0	13				...	...
	Pupils,	0	1	19	6	8	0	1	4	7	12	0	58				4+	...
Geography,	Classes,	3	3	3	4	3	3	3	3	3	3	0	31				...	...
	Pupils,	17	6	21	12	11	8	5	14	8	12	0	114				3+	...
Spelling,	Classes,	4	3	2	3	3	2	3	3	3	4	3	33				...	...
	Pupils,	28	14	16	12	12	5	6	15	8	20	21	157				4+	...
Penmanship,	Classes,	1	1	1	1	1	2	1	1	1	2	2	14				...	...
	Pupils,	10	17	22	17	12	27	9	19	10	20	34	206				14+	...
Physiology,	Classes,	2	3	3	2	3	2	1	3	2	4	1	26				...	...
	Pupils,	15	15	22	9	12	27	2	13	7	20	8	150				5+	...
Elementary Science,	Classes,	0	0	0	0	0	0	0	0	0	0	0	0				...	...
	Pupils,	0	0	0	0	0	0	0	0	0	0	0	0				...	...
Drawing,	Classes,	1	0	0	0	0	0	0	0	0	0	0	1				...	...
	Pupils,	28	0	0	0	0	0	0	0	0	0	0	28				28	...
Singing,	Classes,	0	0	0	0	0	0	0	0	0	0	0	0				...	...
	Pupils,	0	0	0	0	0	0	0	0	0	0	0	0				...	...
Physical Culture,	Classes,	0	0	1	0	1	0	0	0	1	1	0	4				...	...
	Pupils,	0	0	28	0	12	0	0	0	10	20	0	70				17½	...
Busy-work,	Schools,	1	0	1	0	0	1	1	0	1	0	1	6				...	...

NOTES: In this table, no attempt is made to decide how well any subject is taught; what is doing in each schoolroom is all that is attempted.

Some subjects are not taught at all. In most subjects the classes average a small number. Instantly the question arises, Is it not possible to consolidate and to grade, thus making present classes larger, and gaining time beside for some of the subjects now omitted?

While none teaches elementary science, one teacher was found doing commendable work in botany. Every spring it is his custom to teach the subject. He had also given one or two simple experiments or illustrations in physiology.

Six teachers report their habit of making preparation to teach. The answers of the others are, Not at all; Not any special preparation; No (but yet he is accustomed to put examples on the board for the younger classes); Not ordinarily, but occasionally looks up a history lesson; Never thinks of his school from four o'clock till nine o'clock next morning.

ELLINGTON—PART III

III Reading. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Gra.	Ung	Total.
Unable to read,	10	22	12	12	8	1	1	1	1	0	0	0	33	35	68
Able to read,	0	0	1	4	15	17	12	21	11	9	8	5	38	65	103
Total No. present,	10	22	13	10	23	18	13	22	12	9	8	5	71	100	171
1. Learning to Read.															
(Districts),	6(2)	6(1)	10(2)	10(1)	Total	Av.	1	2	3	5	7	8	9	.....
First Reader, .	0	12	0	19	31	.....	5	3	6	2	3	2	1	22	
Second " .	0	8	0	6	14	.....	5	8	2	3	0	3	1	22	
Third " .	0	1	8	8	17	.....	5	0	3	1	1	1	0	12	
Total,	0	21	8	33	62	.....	15	11	11	7	4	0	2	50	
Times per day of recitation, First Reader,	0	2	0	2	.....	2	2	2	1	1	2	4	2	2+	
Second " .	0	2	0	1	.....	1+	2	2	2	0	3	2	2	2+	
Third " .	0	1	2	1	.....	1+	2	0	1	2	2	2	0	2-	
2. Advanced Reading															
Fourth Reader, .	0	6	6	0	12	.....	9	5	12	4	2	6	4	42	
Fifth " .	12	0	6	0	18	.....	2	1	5	8	3	7	4	30	
Total,	12	6	12	0	30	.....	11	6	17	12	5	13	8	72	
Time per day of recitation, Fourth Reader,	0	1	1	0	.....	1	1	1	1	2	1	1	1	1+	
Fifth " .	1/5	0	1	0	.....	1-	1	1	1	1	1	1	1	1	
Books read,															
No. asked to write,	11	5	18	0	34	.....	6	5	13	10	4	7	7	52	
No. returning blank papers,	0	0	1	0	1	.....	2	2	0	0	2	0	1	7	
No. of titles written,	129	29	97	0	255	.....	13	10	24	8	9	7	38	46	453
No. of books in school library,	0	0	0	0	0	.....	0	34	62	45	0	0	0	141	
No. pupils taking books from town library,	1	0	.....	0	1	.....	0	0	0	0	.....	.....	1	1	
No. pupils taking books from any S. S. library,	3	4	6	8	21	.....	1	2	6	2	0	0	4	15	

NOTES: The subject of reading is considered under two aspects: 1, What is doing to teach the young children to read? 2, What is doing to guide to good reading those who can read.

1. *Learning to Read.* Sixty-eight are marked as unable to read. Most of these, doubtless, are using the three lowest readers. The oftener they read, the quicker will they learn to read. In the graded schools the first reader classes are called twice, and in the ungraded schools a little more than twice, daily. How often daily the other classes are called to read the table shows.

Teachers of beginners were asked what method they employed. The answers when classified are five for the alphabetic method, four for sentence or word-and-sentence method. Of the five first classed, two say that they teach letters to begin with; two teach the word first and thence the letters which compose them; one who thinks he shall in future use the word-and-sentence method to an extent has tried an experiment with two classes and found that those taught by the alphabet method made the better readers. No teacher reported himself as using the phonetic method with beginners; three teachers, however, make some use of phonics.

Advanced Reading. Are the older children guided in their reading? This question was asked of every teacher. Six are recorded as answering No, without qualification. One answers negatively but adds that he has read to his pupils; that practice he gave up, fearing the district would not like it. Another replied in the negative, adding that there were no books, and that the children are mostly foreign. One mentions books, but uses no active encouragement or direction. Two teachers are doing good work; one mentions good books to his pupils, the names of some of which are in the school library; the other reads to them, loans books of his own, has back numbers of the "Youths' Companion," and teaches the memorizing of poetry. An exercise in one of these schoolrooms was admirable. It consisted in the concert repetition of poetry and in the reading to the pupils of Hiawatha.

All the schools in town are provided with reading for school service supplementary to the regularly appointed reading books. The distribution of books is cared for by an interested Acting School Visitor.

Fifty-two pupils were asked to write the names of books they had read. The table shows how many returned blank papers, how many titles were written, what schools had read most, what schools have libraries, and how many pupils draw books from public libraries. The school making the longest list of titles has the largest library. Among the readers in this school were two little girls of the age of eight. The lists of titles which they write are all except one the names of books in the school library and that exception is probably there under another name.

Since the visit of examiner, two other schools have secured small libraries. The two remaining libraries are composed of books good enough of their kind, though somewhat out-of-date. They are not, however, suitable for children. Better care would be given the books if all belonged to one central library and were passed in rotation from school to school, under the direction of the Acting School Visitor. That gentleman accompanied the examiner in four of his visits, and made some study of the lists of the titles presented.

ELLINGTON—PART IV

IV. Dictation and Spelling. The following sentences and words were dictated in each school; words italicized are used as tests in spelling:

1. *What time is it? It is two o'clock.*
2. *You and I will go Wednesday.*
3. *What did you say?*
4. *I said, "You and I will go Wednesday."*
5. *Whose knife is this? It is Mary's knife.*
6. *Write busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such.*

Ages of pupils,	5	6	7	8	9	10	11	12	13	14	15	16	Gra.	Ung.	Total.
Present at time of visit, . . .	10	22	13	16	23	18	13	22	12	0	8	5	71	100	171
Unable to write at dictation, . .	10	17	8	4	1	1	0	0	0	0	0	0	18	23	41
Writing this examination, . . .	0	5	5	12	22	17	15	22	12	9	8	5	53	77	130
Failure to—															
1. Begin each sentence with a capital, . . .	...	5	4	12	19	15	11	15	5	3	1	4	36	58	94
2. Begin proper nouns with capitals, . . .	...	4	3	8	14	5	4	6	2	2	1	1	22	28	50
3. Use capital for pronoun I, . . .	...	4	1	4	5	1	2	2	0	1	0	2	8	14	22
4. Use the four periods, . . .	...	5	5	9	13	11	9	7	2	4	3	5	28	45	73
5. Use the three question marks, . . .	...	5	5	12	19	14	10	15	7	3	2	4	39	57	96
6. Use the apostrophe in "Mary's," . . .	...	5	5	10	19	9	6	9	4	3	2	3	32	43	75
7. Use the apostrophe in "o'clock," . . .	...	5	5	12	19	16	13	17	7	4	4	5	43	64	107
8. Begin quotation with capital, . . .	...	5	5	12	22	17	12	21	5	6	6	5	46	70	116
9. Use quotation marks, . . .	...	5	5	12	22	17	13	21	9	5	7	5	47	74	121
10. Write currently, neatly, legibly, . . .	...	5	4	7	7	10	4	11	2	2	1	0	22	31	53
Spelling—															
1. Sentences, words misspelled, . . .	30	25	56	73	32	25	46	9	12	6	8	139	183	322	
2. Ten dictated words, No. misspelled, . . .	39	30	60	98	41	33	54	19	17	8	12	182	229	411	
3. Pupils misspelling "Wednesday," . . .	5	4	9	11	5	7	9	1	1	1	1	27	27	54	

NOTES: A reference to the column of totals discloses the fact that 14 and 9 respectively made no mistake in using the initial capital in the quotation and the quotation marks. A glance at the age column reveals the ages of the successful writers. A study of the papers shows that five pupils succeeded in both points; they were a girl of 15 at No. 6, two girls of 14 at Nos. 10 and 1; a boy of 13 at No. 6, and a girl of the same age at No. 10. The first and the last named make but one error; each omits the hyphen in "to-day." The girl of 14 from No. 10, fails only in the omission of the apostrophe in "o'clock." The girl of the same age from No. 1 presents a wonderfully well-written paper for a child but one year in America. The boy fails only in "o'clock" and "to-day." No paper is faultless.

A study of age 16 as tabulated is instructive. How many failed to begin sentences with capitals, proper nouns with capitals, the pronoun, I, with a capital, to use periods, the table reveals. Two papers contain no attempt to use periods. No paper contains less than 50 per cent. of error. All were written by pupils in ungraded schools. The writers were all boys. Had a course of study, prescribing copying and dictation exercises been firmly but kindly and patiently enforced during the last eight years, these boys, though they go to school only in winter, and though they want to study arithmetic and not grammar, would have been better equipped for life.

Of the 8 papers of age 15, five were written in graded, and three in ungraded schools. The former contains 17, the latter 25 errors.

It must not be assumed, however, that the work of the ungraded schools is uniformly poor. Some of the best papers come from those schools.

ELLINGTON — PART V

V. Arithmetic.	(Ages of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Gra.	Ung.	Total.
Advanced Examination. — No. pupils writing,																
Mental: Failures to:	1. $\frac{2}{3} + \frac{1}{6}$,	0	1	2	2	1	1	0	1	2	1	1	0	3	4	7
	2. $\frac{2}{3} - \frac{1}{6}$,	0	0	1	1	1	0	1	0	1	0	1	0	3	0	3
	3. 3 is what per cent. of 12?	2	3	7	4	3	4	0	10	13	13	23				
	4. 10 per cent. of 30?	2	1	5	3	1	4	1	5	12	17					
	5. 6 is 25 per cent. of what number?	2	2	6	2	4	6	1	10	13	23					
Written; 6. Add 2307, 4001, 8,213, and 649. (Dictated),		1	1	1	1	0	2	0	3	3	6					
7. At the rate of $37\frac{1}{2}$ cents a peck, what will 1,850 bushels of wheat cost?		2	2	2	1	0	5	0	7	5	12					
8. If $12\frac{1}{2}$ lbs. of sugar costs \$1, how many lbs. can be bought for 66 cents?		2	2	2	1	1	1	0	4	5	9					
9. What is the interest of \$300 from to-day to Jan. 1, 1896, at 5 per cent.?		2	2	4	2	2	2	1	6	9	15					
10. Counting 8 hours as a day's work how much will a man earn in 5 days and 6 hours at \$1.50 a day?		2	3	2	2	1	3	0	6	7	13					
11. $(2489 \times 120 - 98) \div 39 = ?$		2	2	3	3	3	3	1	6	11	17					
Primary Examination. — Number pupils writing,																
Mental: Failures to:	1. $8 + 7$,	3	1	5	1	1	0	0	1	0	0	0	0	6	6	12
	2. $18 + 6$,	4	2	5	2	3	0	1	0	2	0	0	0	7	12	19
	3. $13 - 5$,	4	4	7	5	2	0	1	1	0	0	1	8	17	25	
	4. $35 - 9$,	5	5	8	7	6	2	4	3	1	0	1	18	24	42	
	5. 8×7 ,	5	5	9	4	4	3	7	0	0	0	0	16	21	37	
	6. 6×9 ,	5	5	9	3	6	1	3	1	0	0	0	12	21	33	
	7. $72 \div 8$,	5	5	9	8	2	1	4	0	0	0	0	14	20	34	
	8. $17 \div 5$,	5	5	9	16	7	6	8	2	1	1	1	26	35	61	
	9. $\frac{3}{4}$ of 12,	4	4	8	11	6	0	4	0	1	0	0	18	20	38	
	10. 5 is what part of 20?	5	5	10	18	11	6	11	2	2	0	2	31	41	72	
	11. $\frac{1}{2} + \frac{1}{4}$,	5	5	10	17	11	5	9	7	0	3	31	43	74		
	12. $\frac{2}{3} + \frac{1}{6}$,	5	5	10	19	13	7	12	6	5	1	4	33	54	87	
13. How many cups, each holding a pint, will be needed to hold $2\frac{1}{2}$ quarts of milk?		4	4	9	11	10	5	6	1	0	0	1	24	27	51	
14. If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges does he buy?		4	5	10	6	9	1	5	2	0	0	0	16	26	42	
15. Alice has 12 apples; how many can she give away and keep four?		3	2	4	2	5	1	4	0	0	0	0	9	12	21	
16. Draw a line an inch long.		5	4	8	13	10	7	10	5	3	0	2	30	37	67	
Written: 17. Add 367, 20, 102, 217, 86, 8 (Dictated),		5	5	9	6	8	2	4	3	2	1	1	14	32	46	
	18. Take 26 from 103,	5	5	9	7	10	0	4	2	3	0	1	12	34	46	
	19. Multiply 702 by 38,	5	5	10	15	9	4	6	1	0	0	1	20	36	56	
	20. Divide 588 by 3,	5	5	10	15	7	6	8	4	2	0	1	26	37	63	
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?		5	4	8	8	5	1	5	1	3	1	0	11	30	41	
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?		5	5	10	16	13	8	13	5	2	1	1	33	46	79	
23. Henry had 40 cents. His sister had four-fifths as many. How many had his sister?		5	5	10	18	12	8	11	5	4	1	2	35	46	81	
24. A wood-cutter cut down 245 trees one year; 78 the next year; 325 the next year; and 238 the fourth year. How many trees did he cut down in four years?		5	5	10	8	5	3	5	3	2	0	2	14	34	48	
25. William put into his money-box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money box?		5	5	10	8	4	0	2	1	1	0	0	12	24	36	
26. Henry has attended school 450 days, John has attended school 100 days. How many more days has Henry attended than John?		5	5	10	15	11	3	9	1	2	0	1	25	37	62	
27. A man uses 124 envelopes in a month. How many will he use in 6 months?		5	5	10	12	9	3	5	2	2	0	1	20	34	54	
28. A man receives 664 dollars for 8 months' work; he receives the same number of dollars for each month. How many dollars did he receive each month?		5	5	10	17	11	6	11	4	4	1	1	33	42	75	

NOTES: Reference is made to the subject of arithmetic as treated in the body of the report, p. 260.

Preparation, *Does teacher make any special preparation?* He never thinks of his school from four o'clock till nine o'clock the next morning; Not ordinarily, occasionally he looks up a history lesson; Yes, he looks them over and studies them over so that he may better know what his pupils are to take up; No, yet he does among the smaller classes, putting examples on the board and the like; Not any special preparation; Not at all; Yes (5).

<i>Pupils, Number of Classes,</i>	.	.	.	24	24	24	26	22	20	20	22	22	28	15
Number of daily recitations,	.	.	.	25	22	22	27	17	18	23	20	24	22	12

General character of pupils. In three districts mostly children of laborers and mill operatives, in the rest children of farmers.

Order. *How is order maintained?* Never rod, tries to have pupils conduct themselves as they should; Seldom rod, few rules; Rod seldom, once this year, gives them plenty to do; Strap once or twice a term, rewards and merits; Never rod, moral suasion, keeping busy; Rod seldom, and never before the school; keeping busy; Detention after school; Rod now and then, has to be on the watch; Keeping busy, rod seldom; Emulation; Rod seldom, detention.

Parents. *Are they interested?* Not at all; Yes, interest is manifested by occasional visiting and regularity of attendance of pupils; Only to find fault; Yes, occasional visits; Yes, they visit; No, (4); Yes, some,—the mill people take no interest; Not much.

Supervision. *What kind?* Board of School Visitors.

Has Board of School Visitors adopted any course of study? No.

Are teachers' meetings held? No.

Arithmetic. *What attention is given to definitions and rules?* Rules and definitions, when learned are learned from the book, processes usually come before rules; Processes taught first, then rules and definitions are learned from book; Processes first, rules made by pupils, definitions explained when necessary; Learned from book and examples done by them, the older classes find their own way, the younger classes have the process explained to them; Examples first and then rules made by pupils, definitions committed to memory from book; Process first, and then the process is described, definition from book; Both learned from book; Rules not learned from book, processes first, and then the rules are given, definitions are learned from book; Pupils are required to know the process, effort is made to teach definition without the book, yet the book is used as an aid; None (2).

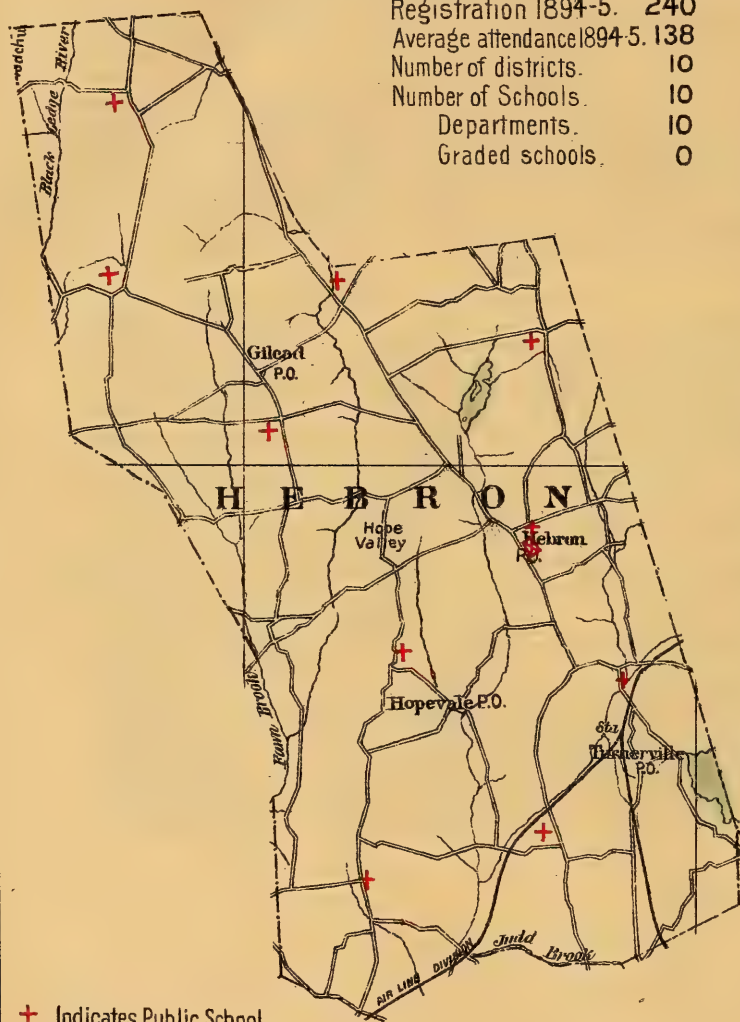
What subjects are omitted? None (7); Progression, gauging, farmers estimates; Metric system; preparation is made for the Rockville High School, and no subject which is there demanded for admission is omitted; None, but in this room the four ground rules only are taken.

Physiology. *Is instruction given to all grades?* No, only to those old enough to read understandingly; To all but two little ones; Yes, to all except to 1 and 2 Reader class; Yes, but the lowest are not regularly organized as a class; Yes (3); No (2); Not quite; All except the two lowest classes.

Are the laws of health and thrift taught in a useful way? Yes (3); Talks about it (3); Explains the book; Emphasizes the teaching of the book; not much except what the book teaches; asks them questions on what they have been reading sometimes.

Is the subject taught as a branch of science? No (7); Hardly, yet a few simple experiments have been made; Hardly, time is wanting; Means to, but as yet has had no illustrations; As much as he can, the work was begun experimentally, but complaint being made that the subject was neglected, he returned to the text. What attention is given to stimulants and narcotics? Explains what is in the book (2); Emphasizes the subject or what the book says (3); Explains evil effects (2); Explains evils by word and by chart; No more emphasis is given this subject than any other, they read it and he asks questions about it; Emphasizes teaching of the book, one day there was a debate, tobacco was beaten.

Population 1890.	1,039
Enumeration 1894.	222
Registration 1894-5.	240
Average attendance 1894-5.	138
Number of districts.	10
Number of Schools.	10
Departments.	10
Graded schools.	0



- + Indicates Public School.
- High School.
- ⊕ Both in same building.
- Free Public Library.
- ⊠ Public Library, not free.

SCALE. 1 1/2 MILES TO AN INCH.

HEBRON—PART I

NAME OF TOWN	District.	Enum- eration	Enroll- ment	Average attend- ance	Ex- penses	Cost per scholar on av. attend- ance	Cost per scholar per day
Hebron,	No. 1,	51	49	25.4	\$282.10	\$11.10	\$0.074
	" 2,	23	22	16.8	200.00	11.90	0.079
	" 3,	14	14	6.9	110.60	16.02	0.200
	" 4,	37	40	21.2	240.40	11.33	0.075
	" 5,	18	12	5.9	180.00	30.50	0.203
	" 6,	13	19	12.1	191.21	15.80	0.105
	" 8,	38	27	16.4	190.00	11.58	0.072
	" 9,	6	23	10.8	190.00	17.59	0.117
	" 10,	11	14	6.6	205.50	31.13	0.194
	" 11,	11	20	14.2	184.00	12.95	0.143

1. General Statistical Statement. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Total.	
1. Present at Time of Visit.														
District No. 1,	1	1	5	4	2	3	2	4	2	2	1	0	27	
4,	1	1	4	3	1	4	1	1	3	0	1	0	20	
5,	0	0	0	0	1	0	0	0	1	0	0	0	2	
6,	2	2	2	2	0	2	0	3	1	0	0	0	14	
8,	0	1	3	0	1	3	1	3	0	3	0	0	15	
9,	1	1	3	1	1	2	1	2	1	1	0	0	14	
11,	3	2	3	2	3	1	2	0	0	0	0	0	16	
Total,	8	8	20	12	9	15	7	13	8	6	2	0	108	
2. Degree of Advancement. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16		
1. Doing some High School Work,													5	
2. Nearly ready for Secondary Work,													5	
3. Have studied Interest,								2		3	4	2	11	
4. Using Fifth Reader,								3	3	4	5	2	22	
Fourth					1	2	5	2	7	2			19	
Third				5	4	3	4	2	2	1	1		22	
Second			2	7	3	3	2						17	
First		8	6	8	4	1	1						28	
Total number present,	8	8	20	12	9	15	7	13	8	6	2	0	108	
3. Degree of Advancement. (Districts),							1	4	5	6	8	9	11	
1. Doing some High School Work,							2	0	0	0	2	1	0	5
2. Nearly ready for Secondary Work,							0	2			2	1	0	5
3. Have studied Interest,							4	4	0	0	2	1	0	11
4. Using Fifth Reader,							5	6	1	2	7	5	0	26
Fourth							6	5	3	2	0	3	2	21
Third							8	7	1	3	6	0	2	27
Second,							3	5	2	2	2	2	4	20
First							3	5	2	8	0	5	9	32
Total number belonging,							25	28	9	17	15	15	17	126

NOTES: In Districts No. 2 (in the southwestern part of the town), No. 3 (in the northeastern part), and No. 10 (next north of Gilead) there were no schools at the time of visit. Five pupils of age four were found; such are counted with those of age five. No pupil of sixteen or older was met. There is no high school, nor higher school; all schools are of all grades, and teach all who apply.

HEBRON — PART II

II. Subjects of Study. (Districts),		1	4	5	6	8	9	11	Total.
Reading,	Classes,	6	7	8	9	4	5	7	46
	Pupils,	25	28	9	17	15	15	17	126
Arithmetic,	Classes,	5	5	5	5	5	5	4	34
	Pupils,	25	28	7	12	15	12	17	116
Grammar,	Classes,	2	2	1	1	2	2	1	11
	Pupils,	7	12	1	3	10	2	1	36
Language,	Classes,	0	0	0	0	0	0	0	0
	Pupils,	0	0	0	0	0	0	0	0
History,	Classes,	1	1	0	0	1	2	2	7
	Pupils,	2	6	0	0	2	2	2	14
Geography,	Classes,	3	2	3	4	2	3	3	20
	Pupils,	13	9	8	6	8	8	5	57
Spelling,	Classes,	2	2	4	3	2	2	2	17
	Pupils,	20	13	5	8	12	7	6	71
Penmanship,	Classes,	1	1	1	1	1	1	1	7
	Pupils,	25	28	8	4	15	15	17	112
Physiology,	Classes,	0	2	2	2	2	1	3	12
	Pupils,	0	14	4	6	9	8	17	58
Elementary Science,	Classes,	0	0	0	0	0	0	0	0
	Pupils,	0	0	0	0	0	0	0	0
Drawing,	Classes,	0	0	1	0	1	0	0	2
	Pupils,	0	0	7	0	15	0	0	22
Singing,	Classes,	9	0	0	0	0	0	0	0
	Pupils,	0	0	0	0	0	0	0	0
Physical Culture,	Classes,	0	0	0	0	0	0	0	0
	Pupils,	0	0	0	0	0	0	0	0
Busy Work,	Schools,	0	1	1	1	1	1	0	5

NOTE: These figures show waste of time, waste of force, and waste of money. In reading 7 teachers instruct 46 classes, averaging 3 each. Why do they not teach those pupils in 10 classes? With ten classes averaging 13, instead of 3, there would be four-fold the class competition, four-fold the interest of teacher and pupil, and a probable greater progress of the child. With 46 classes averaging 3, each child can have but about twelve to fifteen minutes for his reading; with ten classes averaging 13, he can have a good forty minutes, and have beside some time for elementary science and singing, which now he does not get at all! What is true of reading with 46 classes is true of arithmetic with 34 classes. Indeed, four teachers, instead of seven, could do all the work which is now doing, do it better, and do much of what is now left undone.

Little children, we are told, cannot walk from their homes to the central school. But how about the older children, who are either absent from the schools altogether, or who are present but a part of the time?

HEBRON — PART III

III. Reading. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Unable to read,	8	6	13	8	4	4	1	2	0	0	0	0	46
Able to read,	0	2	7	4	5	11	6	11	8	6	2	0	62
Total number present,	8	8	20	12	9	15	7	13	8	6	2	0	108
I. Learning to Read. (Districts),	1	4	5	6	8	9	11						
First Reader,		3	5	2	8	0	5	9	32				
Second "		3	5	2	2	2	2	2	2	0	2	27	
Third "		8	7	1	3	6	0	0	0	0	0	0	27
Total,		14	17	5	13	8	7	15	79				
Times per day of Recitation,													
First Reader,		2	4	4	4	0	2	4	.....			
Second "		2	2	2	2	2	2	2	2	0	1	.....
Third "		1	2	2	2	1	0	1	.....			
2. Advanced Reading.													
Number using Fourth Reader,		6	5	3	2	0	3	2	21				
Fifth "		5	6	1	2	7	5	0	26				
Total,		11	11	4	4	7	8	2	47				
Times per day of Recitation,													
Fourth Reader,		1	1	2	1	0	2	1	.....			
Fifth "		1	1	1	1	1	2	0	.....			
Books Read:													
Number asked to write,		5	4	2	4	11	7	3	36				
Number of titles written,		45	36	7	18	71	84	22	283				
Number returning blank papers,		0	0	1	2	1	0	0	4				
Number of books in school library,		0	20	0	0	28	0	0	48				
Number pupils taking books from town library,		3	...	0	0	...	1	0	4				
Number pupils taking books from any Sunday-school library,		13	4	2	0	10	5	1	35				

NOTES: 1. *Are the younger children neglected?* Forty-six cannot read. Twenty-one of these have been in attendance about two years, and some for double that time.

Most of the forty-six are among the fifty-two who use the first two readers. The class in first reader is called a little less than thrice daily; and the class in second reader is called a little more than twice.

As to the method for teaching beginners, four prefer the alphabetic or a modification of it; two use the word-and-sentence method, and one would seem to use a mixture of the two. None uses phonics, except that one teacher taught the force of the diacritical marks as used in the spelling-book. Five schools have busy-work of a simple character for the little ones. The things to be considered are whether classes for beginners might not be called more frequently, whether some drill in phonics be not advisable.

2. *Are the older children guided in their reading?* Not much guidance can be offered where books are wanting; two schools only have books. There is a public library, but it is not free, and only four pupils use it. Thirty-five pupils answered affirmatively to the question as to how many used the Sunday-school libraries. Might not the town library be enlarged by the addition of a juvenile department, and the books so added be loaned in groups and in sequence from school to school, these books being selected so as to supplement the lessons in geography and history, the pupils to be examined on what they read?

Each teacher was asked whether he guided the reading of his pupils. Practically, the answer is in the negative, though one teacher had tried. That teacher had procured some books; had read to pupils, and had tried to get them to read the books he had obtained. Two others answer "No" without qualification; one says that when he chooses pieces for them to speak he picks out good ones; one has spoken of good books, and on Friday reads to them; one has read to them *Black Beauty*, *Lord Fauntleroy*, and short stories; one tells them about the authors of the pieces they read. If, now, the homes of the pupils be plentifully supplied with good books, and if parents be accustomed to guide the reading of their children, then we must admire the wisdom of the teachers who refuse to interrupt this parental influence and control.

How many teachers have silent reading? Five answer negatively; one brought in a book from which pupils read, and one tried it, but the people did not seem to like it. One teacher answering negatively, however, had tried to get pupils to read books in the school library, which effort had probably contemplated silent reading.

Sight-reading to teach independence and aptitude is necessary; how many teachers use it? Answers: No; No, not much; No, but the testament is read at sight, and when one lesson in the book is done, the pupils try the next lesson, although it has not been studied; No, but children of foreign parentage cannot study their lesson, and so their reading is at sight; Not very much; No, except older pupils occasionally on Friday after noon; No, except older pupils about once a week.

The town provides no supplementary readers. Whether the removal of the older pupils to a central school, and providing that school with books, be not worth the doing is a question which would seem to be immanent.

HEBRON — PART IV

IV. **Dictation and Spelling.** The following sentences and words were dictated in each school; words italicized are used as tests in spelling:

1. *What time is it? It is two o'clock.*
2. *You and I will go Wednesday.*
3. *What did you say?*
4. *I said, "You and I will go Wednesday."*
5. *Whose knife is this? It is Mary's knife.*
6. *Write busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such.*

	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Ages of pupils,	8	8	20	12	9	15	7	13	8	6	2	...	108
Present at time of visit,	8	7	11	5	2	2	6	6	6	6	0	...	35
Unable to write at dictation,	6	1	6	7	7	13	7	13	8	6	2	...	73
Writing this examination,													
Failures to: 1. Begin each sentence with capital, . . . . .	...	1	8	7	7	6	5	11	4	3	0	...	55
2. Begin proper nouns with capitals, . . . . .	...	0	5	5	6	7	3	9	1	0	0	...	36
3. Use capital for pronoun I, . . . . .	...	1	6	5	4	2	1	2	6	0	0	...	21
4. Use the four periods, . . . . .	...	1	8	6	7	9	3	9	4	6	0	...	47
5. Use the three question marks, . . . . .	...	1	0	7	7	12	4	11	1	1	0	...	57
6. Use the apostrophe in "Mary's," . . . . .	...	1	8	7	7	10	4	10	4	1	0	...	52
7. Use the apostrophe in "o'clock," . . . . .	...	1	9	7	7	13	5	11	6	2	1	...	62
8. Begin quotation with capital, . . . . .	...	1	6	7	7	13	6	13	8	4	2	...	70
9. Use quotation marks, . . . . .	...	1	6	7	7	13	7	13	6	4	2	...	69
10. Write currently, neatly, legibly, . . . . .	...	1	8	6	2	7	4	9	2	2	0	...	41
Spelling—													
1. Sentences, words misspelled, . . . . .	...	5	51	36	36	45	18	39	16	5	2	...	253
2. Ten dictated words, No. misspelled, . . . . .	...	8	63	35	45	42	24	41	10	12	1	...	283
3. Pupils misspelling "Wednesday," . . . . .	...	1	6	6	7	10	5	11	5	1	0	...	55

NOTES: *What is doing to teach language?* There is no uniformity, because there is no course of study. Each teacher follows his own plan, and since teachers are frequently changed, changes of plan are frequent. At the time of visit three teachers attempted no language work at all before the text-book was used; one had reproduction about once a week; one had copying and dictation once a week; one had some simple general work, which, perhaps, was composition; and one taught a class orally. As to copying and dictation exercises, three teachers had nothing of the kind; one had copying only; three answer affirmatively.

The column of totals shows that only three use the capital initial for the quotation, and only four use quotation marks. Looking further, we see that of those who use the capital to introduce the quotation, two are fourteen and one is eleven years of age. The younger child was found in No. 11; she had also been at school in Bristol and New Britain. The two older were met one at the Center and one at Gilead. Of the four correctly using quotation marks, two are fourteen and two are thirteen years of age. The two younger were found one at Turnerville and one at No. 9. The two older are the same two who use the initial capital in the quotation. Except that each of these girls fails in one word in spelling (omitting the hyphen in "to-day," and putting an apostrophe before the "s" in "eyes"), their papers are faultless.

HEBRON — PART V

V. Arithmetic. (Ages of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Advanced Examination. — Number pupils writing,								2		3	4	2	11
Mental: Failures to:								0	0	0	0	1	1
1. $\frac{2}{3} + \frac{1}{6}$,								0	0	0	2	2	4
2. $\frac{2}{3} - \frac{1}{6}$,								0	0	0	2	2	4
3. 3 is what per cent. of 12?								2	2	4	2	2	10
4. What is 10 per cent. of 30?								0	2	3	2		7
5. 6 is 25 per cent. of what number?									2	3	1		8
Written: 6. Add 2307, 4001, 8, 213, and 649. (Dictated),								1	0	0	1	0	2
7. At the rate of $37\frac{1}{2}$ cents a peck, what will 1850 bushels of wheat cost?								1	1	3	1		6
8. If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents?								2	0	3	2		7
9. What is the interest of \$300 from to-day to Jan. 1, 1896, at 5 per cent.?								2	1	3	2		8
10. Counting 8 hours as a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 a day?								2	1	2	1		6
11. $(2489 \times 120 - 98) \div 39 = ?$								2	1	3	2		8
Primary Examination. — Number pupils writing,			2	2	5	12	5	13	5	2			46
Mental: Failures to:			0	0	1	0	0	0	0	1			2
1. $8 + 7$,			0	0	0	1	0	4	0	0			5
2. $18 \div 6$,			0	0	0	0	1	3	0	0			6
3. $13 - 5$,			0	0	0	0	2	1	3	0			16
4. $35 - 9$,			0	0	1	2	7	1	2	2	1		12
5. 8×7 ,			0	0	0	0	4	2	5	0	1		9
6. 6×9 ,			0	0	0	0	3	1	3	1	1		15
7. $72 \div 8$,			0	1	2	5	2	3	1	1			22
8. $17 \div 5$,			0	2	4	6	2	6	2	0			20
9. $\frac{1}{2}$ of 12?			2	1	5	5	2	3	1	1			30
10. 5 is what part of 20?			2	1	5	7	4	6	3	2			33
11. $\frac{1}{2} + \frac{1}{4}$,			0	2	5	9	4	8	3	2			45
12. $\frac{1}{2} + \frac{1}{6}$,			2	2	5	12	5	13	5	1			16
13. How many pint cups will be needed to hold $2\frac{1}{2}$ quarts of milk?			0	1	4	4	2	2	1	2			11
14. If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges will he buy?			0	0	1	4	0	3	1	2			6
15. Alice has 12 apples; how many can she give away and keep four?			0	0	1	3	1	0	0	1			39
16. Draw a line one inch long,			2	2	3	11	4	12	1	2			23
Written: 17. Add 367, 20, 102, 217, 86, 8. (Dictated),			0	1	3	7	4	5	2	1			24
18. Take 26 from 103,			0	2	4	7	2	6	1	2			26
19. Multiply 702 by 38,			0	2	4	8	4	6	1	2			26
20. Divide 588 by 3,			0	2	4	8	2	6	2	2			15
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?			0	1	4	3	3	2	1	1			38
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?			2	2	5	10	4	9	4	2			41
23. Henry had 40 cents. His sister had four-fifths as many. How many had his sister?			1	2	5	11	5	11	5	1			26
24. A wood-cutter cut down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in 4 years?			1	2	4	6	2	9	1	1			15
25. William put into his money-box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money box?			2	2	4	2	1	2	2	0			28
26. Henry has attended school four-hundred-fifty days. John has attended school one-hundred-nine days. How many more days has Henry attended than John?			1	2	4	7	3	8	2	1			22
27. A man uses 124 envelopes in a month. How many will he use in six months?			2	2	3	5	2	4	2	2			36
28. A man receives 664 dollars for 8 months' work; he receives the same number of dollars for each month. How many dollars did he receive each month?			1	2	5	11	3	10	3	1			

NOTES.—Are the advanced pupils receiving the attention they should? One pupil out of eleven answers correctly the third question; he is a bright boy in No. 9; the table reveals his age. Three pupils answer correctly question fifth; the youngest is the boy referred to above; the other two are girls, one at Turner-ville and one at Gilead. Each teacher was asked whether he had mental exercises. The answers were: Has given extempore questions to lowest class; No book, and did not make much use of oral exercises in text of written arithmetic; No mental arithmetic book, used the oral exercises in written text, quick mental exercises to fill out a little time; Oral exercises in written text; Extempore mental exercises for quick solution, also questions on the board to be solved instantly; Oral exercises in text usually taken, sometimes omitted with older pupils; Yes, but only as it comes in written text. Evidently there has been too little mental drill. Whether time for disciplinary work can be found under the present system is the question.

HEBRON — PART VI

VI. Geography, History, and Civil Government. (Districts),										Total.
	1	4	5	6	8	9	11			
Pupils studying Fifth Reader,	5	6	1	2	7	5	0	26		
Fourth "	6	5	3	2	0	3	2	21		
Third "	8	7	1	3	6	0	2	27		
Total,	19	18	5	7	13	8	4	74		
Pupils studying Geography,	13	9	8	6	8	8	5	57		
History,	2	6	0	0	2	2	2	14		
Civil Government,	0	0	0	0	0	0	0	0		

NOTES. — 1. *Civics*: No classes were taught civil government. One teacher, however, gave out search-questions upon that subject. These questions the pupils were expected to answer; and, in order to do so, they were compelled to ask parents at home or consult other authority.

History: Only 14 study this subject. How do they do it? In the absence of a course of study telling what to emphasize and what to omit, the method is to follow the text, making few, if any, excursions beyond. Two teachers do not teach the subject; three do not require the text to be committed to memory; one is satisfied if pupils get the text as near as they can; one is not particular about the words of the text if the pupils give words as good! One teacher made an effort to direct pupils in their historical reading, and one had pupils come to his boarding-place to consult encyclopedias. Except in the two schools which have libraries, there are no books for historical reading, and in one school only is there any reference book. Only one teacher takes written tests of the work done. How much better is this than no teaching? how near it comes to being farcical!

Geography: Four teachers introduce the subject orally; three of these use the blind catechism referred to in the main body of this report; one begins with the globe. Still another had his advanced pupils do original work; maps of the State and country were drawn, showing mineral deposits; it is to be regretted that thought-work like this is not likely to be continued. There is, however, little opportunity for research; five schools have no libraries; in the two schools which have made beginnings there are seven books (as one may judge from the catalogues) which might be of service for supplementary geographical reading. One school has a two-volume encyclopedia. No school has any collection of minerals, woods, or other productions for illustration; three have a single globe each; none has a moulding-board, though one energetic teacher used for geographical illustration the sand in the street opposite the schoolhouse, and one had made a relief map in putty. There is no preparation to teach to speak of; to the inquiry, as to whether preparation were made, three answer "No"; one says "Some"; one "looks it over"; one sometimes looks it over for his own benefit; another looks at nearly every lesson in advance. There is no general purposeful plan which uses the text-books as an aid; four apparently had no other plan than to follow the text; one had his highest class study topically; one had his highest class do the commendable original work already spoken of; and one introduced devices and gave instruction in botany and on current events. When we remember that there is no course of study to guide teachers, and no examinations, promotions, and graduations to influence pupils, these results are as good as can be expected, and in that review are commendable.

The attitude of a teacher toward his work is an index of his worth; one teacher bitterly complained of the smallness of his pay; another, on the contrary, showed the brick walk he had built largely with his own hands in front of his schoolhouse door, and spoke of his coming early and staying late to correct exercises and prepare for coming work.

HEBRON — PART VII

VII. Final Statement and Conclusion. <i>Teachers.</i>									
Education, Academy,	I								
High School,	I								
Academy and Seminary,	I								
Literary Institutes,	I								
College (one year),	I								
Public School,	I								
Normal School,	I								
Total,							7		
Training, Attended a Normal School,							I		
Graduated at a Normal School,							I		
Graduated at Connecticut State Normal School,							I		
Holding State Certificate,							I		
Experience, Years (months being tenths of years), . . . . .	. . . . .	.2	.9	7.3	2.3		I	3	.4
In District, . . . . .	. . . . .	.2	.9	2	2.3		I	2.3	.4

Population 1890.	1,911
Enumeration 1894.	368
Registration 1894-5.	358
Average attendance 1894-5.	218
Number of districts.	14
Number of Schools.	14
Departments.	14
Graded schools.	0



- + Indicates Public School.
- High School.
- ⊕ Both in same building.
- Free Public Library.
- ▣ Public Library, not free.

SCALE. 1 1/2 MILES TO AN INCH.

Preparation: Does teacher make any special preparation? No; Yes; Yes, some of the lessons; No, there are but three Americans in school, the children are all small, and the work is elementary; Has prepared advanced lessons in arithmetic for advanced pupils, and has sometimes prepared busy-work, as copying, etc., outside of school; Always looks over the matter the evening before for the older pupils, wants to see if he can make it as plain as possible.

<i>Pupils</i> , Number of Classes,	21	22	25	25	23	22	23
Number of daily recitations,	21	25	33	25	19	24	22

General character of pupils. In two districts village children, in four districts children of farmers, and in one district the children of farmers, Russian Jews, and of one French family.

Order. How is order maintained? Rod once in the while, detention at recess; rod not often, detention after school; rod never, detention a portion of recess; rod sometimes, has shaken a boy for using profane language, doesn't think he has whipped more than twice this term, rewards and merits; uses rod when necessary, deportment cards; rod very little, talks with them, doesn't have to scold very much, detention seldom; rod seldom, speaks sharply to them, stands them on the floor.

Parents. Are they interested? Yes, shown by regularity of attendance of pupils; Not especially, yet quite a good many visited; One family—yes, two—manifest interest by keeping their children in school; No, the parents, mostly foreigners, wouldn't care if they had no school; Not as much as they should be; Yes, there is regularity of attendance, not much visiting, "they are very nice about it"; Yes, except one family, by regularity of attendance of children.

Supervision. What kind? Board of School Visitors.

Has Board of School Visitors adopted any course of study? No.

Are teachers' meetings held? No.

Physiology. Is instruction given to all grades? No; no; no; yes; to all who will take it; no, two classes as one had studied respiration and nutrition, and had begun circulation; in one school the subject was not taught

Are the laws of health and thrift taught in a useful way? There is, doubtless, intelligent study of the text; four teachers explain the book; one took it up as is done in the Willimantic Normal.

Is the subject taught as a branch of science? Five do not so teach it; one was going to make an experiment to show the assimilation of food.

What attention is given to narcotics and stimulants? Three explain the book or talk about the matter; explains the book, and taught the book published by State; refers to individual instances of evil effects; tries to make them shun the evils.

MANSFIELD—PART I

NAME OF TOWN.	District.	Enu-meration.	En-rollment.	Av. At-tendance.	Ex-penses.	Cost per scholar on av. attendance.	Cost per scholar per day.
Mansfield,	No. 1, Mansfield Center,	31	25	17.5	\$225.00	\$12.85	\$0.085
"	2, Mansfield Hollow,	32	37	25.7	225.00	8.75	0.058
"	3, Spring Hill, . . .	19	14	11.5	210.00	18.26	0.121
"	4, Storrs,	27	16	8.6	210.00	24.41	0.162
"	5, Four Corners, . . .	27	29	16.0	213.45	13.34	0.088
"	6, Merrow Station, . .	28	31	15.6	208.49	13.36	0.088
"	7, Mansfield Depot, . .	28	34	17.3	220.00	12.71	0.084
"	8, Eagleville,	57	58	23.8	257.00	10.79	0.059
"	10,	16	14	5.9	109.00	33.72	0.224
"	11, Chestnut Hill, . . .	21	17	13.5	205.00	15.18	0.101
"	12, Atwoodville, . . .	34	29	18.8	245.91	13.08	0.087
"	13, Mt. Hope,	20	25	20.2	255.28	12.63	0.078
"	14, Gurleyville,	17	18	9.8	210.00	21.42	0.142
"	15, Wormwood Hill, . .	11	11	8.4	200.00	23.80	0.158

I. General Statement. (Ages),		...	...	5	6	7	8	9	10	11	12	13	14	15	16	Total.
1. Present at Time of Visit.																
District No. 1,	Mansfield Center,	...	...	1	1	3	2	1	0	2	3	2	0	0	0	15
2,	Mansfield Hollow,	...	...	2	1	2	2	3	2	3	4	3	3	2	2	29
3,	Spring Hill,	...	...	0	0	2	2	1	2	2	1	0	1	0	0	11
4,	North Center,	...	...	0	0	0	1	1	1	0	1	2	0	0	0	6
5,	Four Corners,	...	...	0	0	0	0	2	0	1	1	4	3	1	1	14
6,	Morrow Station,	...	...	1	2	1	0	4	2	0	2	0	0	0	1	13
7,	Mansfield Depot,	...	...	0	0	1	1	1	1	2	0	1	1	0	1	9
8,	Eagleville,	...	...	2	1	7	4	7	3	3	0	1	0	0	0	28
10,	City,	...	...	0	3	2	2	1	1	0	1	0	0	0	0	10
11,	Chestnut Hill,	...	...	1	1	2	0	1	4	1	2	1	0	0	0	13
12,	Atwoodville,	...	...	1	2	0	1	4	1	1	2	2	0	1	0	15
13,	Mount Hope,	...	...	1	2	3	1	0	2	2	3	4	1	3	0	22
14,	Gurleyville,	...	...	0	0	0	1	0	0	3	0	0	1	1	0	6
15,	Wormwood Hill,	...	...	0	0	0	1	0	0	1	1	1	1	1	0	6
	Total,	...	...	9	13	23	20	24	20	21	24	20	9	9	5	197
2. Degree of Advancement. (Ages),		...	...	5	6	7	8	9	10	11	12	13	14	15	16	
1.	Doing some High School work,	...	...	...	...	...	...	...	...	...	...	...	...	...	...	11
2.	Nearly ready for Secondary work,	...	...	...	...	...	...	...	...	...	...	...	...	...	...	20
3.	Have studied interest,	...	...	0	0	0	0	0	3	3	11	13	7	8	5	50
4.	Using Fifth Reader,	...	...	0	0	0	1	3	4	5	18	14	8	8	5	66
	Fourth " " " " " "	...	...	0	1	1	2	1	9	10	4	4	1	1	0	34
	Third " " " " " "	...	...	0	2	1	8	11	4	5	2	1	0	0	0	34
	Second " " " " " "	...	...	0	3	10	5	2	1	0	0	1	0	0	0	22
	First " " " " " "	...	...	9	7	11	4	7	2	1	0	0	0	0	0	41
	Total number (present),	...	...	9	13	23	20	24	20	21	24	20	9	9	5	197
3. Degree of Advancement. (Districts),		1	2	3	4	5	6	7	8	10	11	12	13	14	15	
1.	Doing some High School work,	0	2	0	0	5	1	0	0	0	1	0	0	0	2	11
2.	Number ready for secondary work,	1	4	1	0	1	1	0	0	...	1	0	10	1	...	20
3.	Have studied interest,	2	8	2	3	9	3	3	0	0	2	2	12	0	4	50
4.	Using Fifth Reader,	14	15	2	0	9	9	3	0	0	5	4	9	2	6	84
	Fourth " " " " " "	2	5	6	1	4	3	0	3	1	1	0	6	6	0	44
	Third " " " " " "	0	5	1	2	2	4	6	4	3	9	3	1	2	4	44
	Second " " " " " "	2	3	2	1	1	1	3	3	0	3	2	3	0	2	26
	First " " " " " "	3	5	1	2	2	3	3	20	7	1	6	3	1	1	58
	Total number (belonging),	21	33	12	12	18	18	19	32	12	13	21	23	13	9	250

NOTES: There are in Mansfield ten post-offices. None of these ten little centers of population has a graded school. Every teacher instructs all comers. Whether some of these schools might not be consolidated, and the principle of division of labor employed would seem to be a question threatening the immediate future.

There is no high school. Eleven pupils are doing work generally thought to belong to high schools. This work is chiefly algebra. No tests of this advanced work was made, and no further notice will be given it, than to say that it is possible that more than eleven pupils were so engaged during the year or even at the time of the visit, and to say that the time which can be given to higher branches in the district school results almost always either in a robbery of the young children from want of time or in the unsatisfactory teaching of those who pursue these branches, or in both.

The number twenty, who are nearly ready for high school work, doubtless includes the eleven doing some higher work. United States History is necessary to the admission to any good high school. Among the questions on history asked each teacher of history was this, How many pupils will in the year finish the common school studies? That is, how many will be ready for high school work? The replies of the teachers aggregate twenty. This number results from the opinion of the teacher and not from any test made by the examiner. What is to become of these twenty pupils?

MANSFIELD — PART II

II. Subjects of Study. (Districts),	1	2	3	4	5	6	7	8	10	11	12	13	14	15	Total.	Average.	
Reading,	Classes,	6	5	5	5	6	6	7	6	7	6	7	5	4	3	78	...
	Pupils,	21	33	12	12	18	18	19	34	12	14	21	23	13	9	259	3+
Arithmetic,	Classes,	5	5	5	5	6	6	7	7	4	6	4	7	6	6	79	...
	Pupils,	15	24	11	9	17	18	17	34	8	14	14	23	11	8	223	3—
Grammar,	Classes,	3	2	1	2	3	2	2	2	1	2	2	0	2	1	25	...
	Pupils,	8	7	5	5	10	4	7	4	2	4	3	0	8	5	72	3—
Language,	Classes,	0	0	0	0	0	1	0	0	0	0	0	2	0	0	3	...
	Pupils,	0	0	0	0	0	1	0	0	0	0	0	15	0	0	16	5+
History,	Classes,	2	2	2	2	3	2	1	2	0	2	1	1	1	0	21	...
	Pupils,	9	11	2	5	6	5	2	4	0	4	3	10	2	0	63	3
Geography,	Classes,	2	3	3	4	2	3	4	3	3	1	9	3	2	2	39	...
	Pupils,	5	22	9	8	11	6	13	9	4	10	4	16	8	8	133	3+
Spelling,	Classes,	3	4	3	3	4	2	1	4	1	5	3	3	4	3	43	...
	Pupils,	19	28	11	11	18	11	6	11	2	14	13	23	12	8	187	4+
Penmanship,	Classes,	1	1	1	1	1	1	1	2	1	1	1	1	1	1	15	...
	Pupils,	18	30	10	11	13	18	19	34	9	14	13	13	9	9	235	16—
Physiology	Classes,	2	1	1	3	1	1	1	1	1	2	3	2	1	1	21	...
	Pupils,	12	4	2	9	10	6	19	3	12	5	11	15	13	6	127	6+
Elementary Science,	Classes,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	...
	Pupils,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Drawing,	Classes,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	...
	Pupils,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Singing,	Classes,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	...
	Pupils,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Physical Culture,	Classes,	0	0	0	0	0	0	0	1	0	0	0	1	0	0	2	...
	Pupils,	0	0	0	0	0	0	0	34	0	0	0	23	0	0	57	29—
Busy-work,	Schools,	1	0	0	1	1	1	1	1	1	1	1	1	1	1	12	...

NOTES: This table shows what each school is doing. No attempt is here made to show how well the work is done.

No instruction is given in elementary science, drawing, nor in singing; with two exceptions no practice in physical culture was had. Physiology is compulsory. Would it be well to make the others compulsory by the adoption of a course of study?

The average per class in the common studies is very small. If consolidation were possible, what a gain would at once accrue! For instead of arithmetic averaging three, there might be arithmetic classes of from three to five-times-three pupils. The teacher then could give three times as long to the teaching of the lesson.

In one district the school is already so large, the homes of the children are so void of books, and so empty of refinement and of what contributes to the best American citizenship, that two teachers seem to be needed. In more than one other district this condition is threatened. It may seem a hardship that the school should be called on to supply in some degree what is wanting in the home, but if that be the condition ought it not to be met?

The schoolhouse ought to have a well-kept appearance and so a moral tendency. In one instance this condition was found: attic and transom windows broken; fence separating the two yards in the rear denuded of boards, leaving posts and rails standing; boys retiring-room too filthy to enter, with boards kicked away from the side but still hanging; front gate lying on the ground, palings in process of removal; one door wanting an effective latch; stove broken; no cord for opening and shutting ventilator in ceiling; paint on doors dirty; desks antiquated and shamefully cut; trees recently set in need of protective posts; the whole appearance that of neglect. In still another district where the house is private property, and is totally unfit for school use, the owner, who receives no rent, ought not to be expected to repair, and the district, which does not own, neglects to repair. Contrast all this with the appearance of the schoolhouse at Mansfield Depot, than which there is none more beautiful in the state, and it would seem that there is need of the union and rally of all the good people of the town to the end that all schools and schoolhouses in town should be equally good.

MANSFIELD — PART III

																	Total.	Average.
III. Reading. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16						
Unable to read,	9	9	20	10	13	6	2	2	2	0	0	0	0	0	0	0	64	....
Able to read,	0	4	3	10	11	14	19	22	18	9	9	5	133	....			
Total number present,	9	13	23	20	24	20	21	24	20	9	9	5	107	....			
1. Learning to Read. (Districts),	1	2	3	4	5	6	7	8	10	11	12	13	14	15	....		
First Reader,	3	5	1	2	2	3	3	20	7	1	6	3	1	1	58	....	
Second "	2	3	2	1	1	1	3	3	0	3	2	2	3	0	26	....	
Third "	0	5	1	2	2	2	4	6	4	3	9	3	1	2	44	....	
Total,	5	13	4	5	5	6	10	20	11	7	17	8	5	3	128	....	
Time per day for recitation.																		
First Reader,	2	3	2	2	2	4	2	2	2	2	3	2	2	6	....	3—		
Second "	2	2	2	2	2	4	2	2	0	2	1	2	2	0	....	2—		
Third "	0	1	2	2	2	2	2	2	4	3	1	2	2	2	....	2+		
2. Advanced Reading.																		
Fourth Reader,	2	5	6	1	4	3	6	3	1	1	0	6	6	0	44	....	
Fifth "	14	15	2	6	9	9	3	0	0	5	4	9	2	6	84	....	
Total,	16	20	8	7	13	12	0	3	1	0	4	15	8	6	128	....	
Times per day of recitation.																		
Fourth Reader,	2	1	2	2	2	2	2	2	1	1	0	1	2	0	....	2—		
Fifth "	1	1	1	1	1	1	1	0	0	1	1	3	0	1	....	1—		
Books read.																		
Number asked to write,	3	17	7	3	11	6	7	0	3	4	10	13	5	6	95	....	
Number of titles written,	19	200	30	37	84	30	27	0	13	34	22	87	11	23	617	....	
Number returning blank papers,	0	3	1	1	2	1	1	0	1	0	2	0	1	1	14	....	
Number books in school library,	0	0	0	25	0	0	0	0	0	0	33	24	0	0	82	....	
Number pupils taking books from town library,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	....	
Number pupils taking books from any Sunday-school library,	7	6	6	4	4	0	3	0	0	3	2	9	1	0	45	....	

NOTES: The report on reading is presented under two heads: 1, What is doing to help those learning to read; 2, What is doing to guide the reading of those who can read.

1. *Those Learning to Read.* Sixty-four pupils were marked as unable to read. Doubtless most of them are beginners and using the First Reader, or getting ready to use it. The oftener these children are called to read, the sooner they will learn to read. Four times daily is not too many. They ought to be called more than four times. The table shows how often they are called in each school.

The table also shows how many pupils are using the Second and Third Readers, and how often they recite in each school and on an average. Before any teacher is praised or blamed on this basis, it should be asked how many pupils he has. If he have so many as positively to forbid more attention to the young children, then the question is, whether the fault be his or that of the community which allows him to do his work unaided.

Every teacher was asked whether he taught phonics. Nine are recorded as answering No, without qualification; one began it but dropped it as there appeared to be a prejudice in the district against it; one answers negatively, but tries to have them get the sound of the letters a little; one asks them to "read the vowels" but does not teach the consonants.

Further details will be found in Part vii of this report.

2. *Guiding the Reading.* Every teacher was asked whether children like to read. By the question was meant silent reading which is real reading. The answers, with exceptions not worth naming, were in the affirmative. The teacher was then asked what he was doing to guide this love of reading. The answers taken in connection with the state of the school libraries can be understood. With two or three exceptions little or nothing is done to point the way to the child. Three schools report libraries; of these, two contain suitable books for children. The teacher at one of these three schools is apparently doing more than anyone else to lead the children to read good books. He names the book, subject, and page on which pupils can find something to supplement their lessons in geography, physiology, and history. He has used as language work *Hiawatha*, *Miles Standish*, etc. One conscientious teacher reads to his pupils pieces to teach them morality. One speaks of good books, and tells the boys to let ten-cent novels alone; one has read to them *Hiawatha*; one has tried to interest pupils in the author of the piece being read in class; one has had poems recited, etc.

Ninety-five of the older pupils were asked to name the books they had read. Fourteen returned blank papers. The others returned an average of more than six. Several returned long lists; two girls writes 34 titles each; one boy, 56; another girl, 27; in one district (that of the teacher spoken of as having done most to encourage good reading), all the children have read "Starland," and 54 books out of 87 are books of elementary science, history, and travels; in another district all but one of the lists contain "Peck's Bad Boy." The long lists in some cases may be due to bookish homes or to the nearness of a Sunday-school Library. It is not a few long lists from bright children which shows the teaching; the question is whether the teacher lead all the children, or as many as he can, to read books worth reading.

If teachers are not guiding the reading of their pupils, it is not wholly their fault. Books are wanting. If there were a town library with a juvenile department, the books of which were passing in rotation, month by month, from school to school, if there were a course of study and pupils before promotion were examined in the books they had read, then the omission of the teacher to guide the reading of the child might with more justice be laid to his charge.

MANSFIELD—PART IV

IV. Dictation and Spelling. The following sentences and words were dictated in each school; words italicized are used as tests in spelling:

1. *What time is it?* It is *two o'clock*.
2. *You and I will go* *Wednesday*.
3. What did you say?
4. I said, "*You and I will go Wednesday*."
5. *Whose knife* is this? It is *Mary's* knife.
6. Write *busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such*.

(Ages of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Present at time of visit,	9	13	23	20	24	20	21	24	20	9	9	5	197
Unable to write at dictation,	8	9	13	6	7	2	2	0	0	1	0	0	48
Writing this examination,	1	4	10	14	17	18	19	24	20	8	9	5	149
Failures to: 1. Begin each sentence with a capital,	1	4	10	14	14	13	14	18	11	3	5	1	108
2. Begin proper nouns with capitals,	0	2	8	7	10	3	7	9	7	1	4	1	59
3. Use capital for pronoun I,	0	3	5	8	6	5	2	0	3	0	1	0	33
4. Use the four periods,	1	3	10	14	13	9	14	10	12	2	4	1	93
5. Use the three question marks,	1	4	10	14	14	14	15	15	11	3	4	1	106
6. Use the apostrophe in "Mary's,"	1	3	10	14	15	14	14	12	8	2	4	1	98
7. Use the apostrophe in "o'clock,"	1	3	10	14	17	14	17	18	13	4	7	3	131
8. Begin quotation with capital,	1	4	10	14	16	17	21	15	8	9	4	1	136
9. Use quotation marks,	1	4	10	14	16	18	17	21	15	7	8	2	133
10. Write currently, neatly, legibly,	0	1	7	8	9	7	5	5	4	3	3	2	54
Spelling: 1. Sentences, words misspelled,	7	20	68	64	74	59	48	42	39	11	9	4	445
2. Ten dictated words, number misspelled,	7	25	85	70	80	60	60	68	53	15	20	4	547
3. Pupils misspelling "Wednesday,"	1	4	10	12	13	12	9	13	11	4	3	2	94

NOTES: The column of totals shows that thirteen and sixteen pupils, respectively, used the initial capital in the quotation and the quotation marks. The age columns show how old the successful writers were. The file of papers reveals the fact that twenty of these twenty-nine successes were made by ten writers—*i. e.*, there were ten children who made no failure in handling the quotation. One-half of this number (three girls and two boys) were met at Mt. Hope; two girls and a boy were found at Four Corners; at Mansfield Depot a little girl of eleven and at Merrow a little girl of nine wrote it correctly.

We further find that eight have other failures, leaving two only which are absolutely perfect. Perhaps to these two we should add a third, where the writer twice writes, seemingly accidentally, "Wednesday," instead of "Wednesday." If we exclude this paper, one girl of twelve at Four Corners and one of eleven at Mt. Hope must divide the honors; if we include it, Mt. Hope gains a girl of twelve.

On the other hand, a boy of sixteen fails in all but "I." This boy has been in school about ten years, is not a dullard, does fairly well in the advanced arithmetic examination.

A girl of fourteen is unable to write at dictation, a girl and a boy of thirteen fail in all but "I," and two boys and a girl of that age fail at every point! Failures like these are equivalent to inability to write, for the mere ability to form words with the pen, without the ability properly to capitalize and to punctuate, is not properly writing. These failures were made, for the most part, in the manufacturing villages; the successes were largely in the agricultural communities.

MANSFIELD — PART V

V. Arithmetic. (Ages of pupils),	5	6	7	8	9	10	11	12	3	14	15	16	Total.
Advanced Examination.— Number pupils writing.						3	3	11	13	7	8	5	50
Mental: Failures to:						2	1	5	4	6	2	2	22
1. $\frac{2}{3} + \frac{1}{6}$.						2	0	5	5	6	2	3	23
2. $\frac{2}{3} - \frac{1}{6}$.						3	3	8	10	7	5	3	39
3. 3 is what per cent. of 12?						1	2	4	3	3	1	0	14
4. What is 10 per cent. of 30?						3	1	6	8	6	3	2	29
5. 6 is 25 per cent. of what number?						0	1	2	2	1	3	2	11
Written: 6. Add 2307, 4001, 8, 213, and 649. (Dictated),						0	1	2	2	1	3	2	11
7. At the rate of $37\frac{1}{2}$ cents a peck, what will 1850 bushels of wheat cost?						2	2	6	8	4	4	1	27
8. If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents?						2	3	5	9	5	5	1	30
9. What is the interest of \$300 from to-day to January 1, 1896, at 5 per cent.?						3	3	8	10	7	6	3	40
10. Counting 8 hours as a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 a day?						3	3	6	12	6	3	3	36
11. $(2489 \times 120 - 98) \div 39 = ?$						2	3	8	9	4	5	3	34
Primary Examination.— Number pupils writing,	4	8	15	16	16	16	13	6	1	1			96
Mental: Failures to:													
1. $8 + 7$.	1	4	4	3	1	2	1	1	0	1			18
2. $18 \div 6$.	0	3	2	4	0	0	1	0	0	1			11
3. $13 - 5$.	3	3	4	8	3	3	0	0	0	0			24
4. $35 - 9$.	4	8	7	9	6	6	5	2	1	1			49
5. 8×7 .	2	5	11	5	6	3	4	1	0	0			37
6. 6×9 .	3	7	9	7	6	2	1	2	0	0			37
7. $72 \div 8$.	3	7	9	7	7	5	5	4	0	0			47
8. $17 \div 5$.	2	7	10	10	10	4	6	3	0	0			52
9. $\frac{1}{3}$ of 12.	3	5	12	9	6	9	7	2	0	1			54
10. 5 is what part of 20?	4	8	14	13	12	15	8	6	1	1			82
11. $\frac{1}{2} + \frac{3}{4}$.	4	8	13	16	16	15	13	4	1	1			91
12. $\frac{2}{3} + \frac{1}{6}$.	4	8	14	16	16	16	13	6	1	1			95
13. How many pint cups will be needed to hold $2\frac{1}{2}$ quarts of milk?	4	8	11	9	13	9	6	4	1	1			66
14. If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of the money buys oranges at 3 cents each, how many oranges will he buy?		4	7	9	10	10	6	8	3	0	0		57
15. Alice has 12 apples; how many can she give away and keep four?		2	7	6	7	6	1	2	0	0	0		31
16. Draw a line one inch long.		4	5	12	15	13	11	12	5	1	1		79
Written: 17. Add 367, 20, 102, 217, 86, 8. (Dictated),		4	7	14	11	9	5	6	4	1	1		62
18. Take 26 from 103,		4	8	10	13	9	8	7	3	1	1		64
19. Multiply 702 by 38,		4	8	12	13	9	4	9	3	0	1		63
20. Divide 588 by 3,		4	8	14	12	8	6	8	4	1	1		66
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?		3	6	10	9	8	4	9	3	0	0		52
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?		4	8	13	14	15	8	12	4	1	1		80
23. Henry has 40 cents. His sister had four-fifths as many. How many had his sister?		3	7	14	15	12	12	13	5	0	1		72
24. A wood cutter cut down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in four years?		4	7	12	9	11	9	7	3	0	1		63
25. William put into his money-box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money-box?		4	7	12	8	7	3	6	2	0	0		49
26. Henry has attended school four-hundred-fifty days. John has attended school one-hundred-nine days. How many more days has Henry attended than John?		4	8	12	16	15	9	12	5	1	1		93
27. A man uses 124 envelopes in a month. How many will he use in six months?		4	7	13	13	7	5	4	4	0	1		58
28. A man receives 664 dollars for 8 months' work. He receives the same number of dollars each month. How many dollars did he receive each month?		4	8	15	16	14	12	11	6	0	1		87

MANSFIELD — PART VI

VI. Geography, History, and Civil Government. (Districts).		1	2	3	4	5	6	7	8	10	11	12	13	14	15	Total.
Pupils studying Fifth Reader,		14	15	2	6	9	9	3	0	0	5	4	9	2	6	84
Fourth " "		2	5	6	1	4	3	6	3	1	1	0	6	6	0	44
Third " "		0	5	1	2	2	2	4	6	4	3	9	3	1	2	44
Total, .		16	25	9	9	15	14	13	9	5	9	13	18	9	8	172
Pupils studying Geography,		5	22	9	8	11	6	13	9	4	10	4	23	8	8	140
History, .		9	11	2	5	6	5	2	4	0	4	3	10	2	0	63
Civil Government,		0	0	0	0	0	0	0	0	0	0	0	10	0	0	10

NOTES: *Do all study these subjects who should?* If all who use the three highest readers ought to study geography, if all who use the two highest ought to study history, and if all who use the highest reader ought to study civil government, we shall have presumptive ground upon which to found an answer. Upon this ground we have from the column of totals a deficit of 32 in the study of geography, of 65 in history, and of 74 in civil government. But in one district we have more studying geography than use the three higher readers. There it is taught orally to every child in school. If the possibility of teaching the subject to all be allowed, the deficit of 32 is greatly increased. By whatever way we measure, we must conclude that all do not study these subjects who should. In this connection, it may be said that schools were found where even reading books were wanting.

Civil Government. In one district the class studying history was taught civil government as well. No text-book was used; the teacher owns a book to which the pupils had access. They were taught the working of a town government objectively. A miniature town meeting was held in due form; a call was issued, the meeting assembled, the moderator was chosen, the business as outlined in the call was transacted—all in due form. Booths were arranged, ballots written, care was taken that the voter stayed in the booth the proper time, that the envelope was sealed, etc.

The call for the town meeting was as follows:

NOTICE.

The legal voters of the town of Mansfield are requested to meet in Mount Hope schoolhouse on Wednesday, May 30, 1894, for the following purposes:

- 1st. To elect all officers for the ensuing year.
- 2d. To see if said town will appropriate money for the erection of a new almshouse.
- 3d. To transact any other business proper to come before such a meeting.

LENA A. SHUMWAY,
 LENA T. BURDICK, } *Selectmen.*
 ADELBERT RUSS,

As has been said, the meeting was held in due form, the questions at issue discussed, and disposed of. It was decided to build a new almshouse.

In another school four pupils (presumably the highest history class) are studying the Constitution of the United States; in still another that instrument was talked about in the reading class; in yet another the three pupils in history have access to Fiske's book on the government of the colonies, and will by-and-by study our present form of government; in still another the conscientious teacher teaches the principles of liberty and love of country; in all, doubtless, some little instruction is given incidentally, and something learned in connection with history and geography.

Every teacher was questioned as to his methods of teaching geography and history. As to the manner of teaching geography, each teacher does as he pleases. There is no guidance. If we freely grant that out of such schools excellent scholars and even great men have come; if we freely admit that over such schools excellent teachers, like Deacon Barrows, have presided; if we even cheerfully allow that for their day no better schools could be found or were needed, we must still see and say that the day for such schools has passed. The younger teachers of a gentler sex who officer the schools to-day need and welcome guidance.

(Figures in parenthesis, following an answer, denote the number of teachers making that answer.)

Is attention given to reading at sight? Four answer, No; the other answers are, No, except the primary pupils in 1 and 2 readers; No, practically, although the

teacher has them read pieces in their book which they have not studied,—he has also had them read a few pieces they have never before seen; Yes, he thinks more than once a week; Yes, the highest class—5 reader—from newspaper and "Youth's Companion" perhaps once weekly or so; Yes, stories from papers they read at sight, but not more than once a week, but the history class reads twice a week; Yes, perhaps once a week; Yes, in the 4 and 5 readers; Yes, Fridays,—he lets them try to read it, if they don't get on very well he reads it to them; Most of the reading in class is advance work, practically, therefore, there is a reasonable degree of sight reading,—most of the seat work is review reading,—he has not had sight reading from a book they have not handled; Sometimes, perhaps once a fortnight, from a reader of another series.

Is attention given to silent reading? No, by five; No, but encourages the older pupils to read when their work is done; No, but sometimes asks questions to see if they know what they have been reading; No, but the pupils re-read lessons already read orally; No, but he asks them to tell what the story is sometimes before they read it orally; No, but has questioned pupils on what they have read orally (and perhaps, sometimes, silently); No, but to see whether the children have studied the lesson he is accustomed to question them on it before the oral reading; Yes, in connection with geography, physiology, history, and literature; Yes (but it is apparently but little more than busy-work), "Youth's Companion," histories, "Uncle Tom's Cabin," when they have got their lessons; They read a miscellaneous story book every day, but it is all apparently in the way of busy-work.

Are supplementary readers used? Seven answer, No; the others say, No, but sometimes brings in "Youth's Companion" and other reading; No, but very often on Fridays the teacher brings in something to read; No, but has read in class "Robin Hood," about a quarter of the book, has also read a few chapters of German history (Yonge's),—it is now given up as too hard,—has also read the Constitution of the United States; No, but sometimes gives them stories in the "Teacher's World" to read; No, but there are a few books, as the Lucy Books, which might be used for supplementary reading,—they are not now so used, but have been,—the books are old, and the children and teacher do not like them; Yes, supplementary reading (not readers) as Seaside and Wayside, Pratt's History Stories, "Little Folks of Other Lands," Whittier's and Longfellow's stories, "Lucy's Wonderful Globe"; Yes, supplementary reading (not reader),—"Black Beauty" has been read.

Do children like to read? Yes, say eight; the others say, Yes, most; Most do. The greater proportion, yes; Yes, eager for it; The teacher cannot tell, but thinks some of them do; Not more than two or three.

Are any means used to direct the reading of children? No, from four; the others say, No, but has tried to interest them in the author of the piece being read; No, but reads them moral stories; No, but has mentioned authors; Current items of the day are talked over, reads pieces to teach them morality, talks against trashy reading; Speaks of good books, tells boys particularly to leave ten-cent novels alone; He allows one boy who is interested in history to read it,—talks to them once in a while about improving their time; Has talked to them of Longfellow and Dickens, has read to them of Hiawatha, but no poem of Longfellow committed to memory, nor the facts of his biography learned; Books have been earned by an exhibition and will soon be bought,—the teacher has explained the lives of Longfellow and Tennyson and read to them their poems; Names books and subject and page on which they can find something to supplement their history, physiology, and geography lessons,—has used as language work "Hiawatha," "Miles Standish," etc., Whittier and Hawthorne; mentions good books, brings magazines to school,—has had poems from Whittier, Longfellow, and others recited, but has never kept them on one author until he has become familiar.

Physiology. Is instruction given to all grades? No, (4); Yes, (3); Yes, besides their regular exercises in class he teaches the whole school in physiology; To all but three pupils; Not to the smaller ones; To two classes; To all but two or three; —, (2).

Are the laws of health and thrift taught in a useful way? Talks and explains them; Has pupils read from the text the laws there laid down and talks about it; The book is followed,—if there be anything the pupil does not understand, the teacher explains; Teaches just what is in the book, thinks it is a very good one and intends that they shall know it thoroughly; Does not explain the book to speak of,—the subject is pretty fully explained there; Text is questioned and explained; Thus far they have been studying only the bones, but has spoken of ventilation, bad positions, etc.,—uses book chiefly as a guide in his talks; Reads and explains; Reads from the book and talks about it; Explains book, (2); Talks to them; Teaches what is in the book, but does not talk much about it; Yes.

Is the subject taught as a branch of science? No, (11); No, book is followed; —, No, there have been one or two experiments.

What attention is given to narcotics and stimulants? Talks and explains text, (4); Talks about text, reads from newspapers accounts of crimes done under influence of liquor; The children study the book, the teacher asks questions from it and that is all,—if a child does not understand, the teacher explains; Teaches just what is in the book, which he considers very good, and intends that they shall know it thoroughly; Text is questioned and explained; Has not given attention to them, but will talk about their evil effects; Reads from the book and talks about it; Explains the book and may add a little to it; There is full study and explanation; Talks to them and tells them stories about the ill effects. Teaches what is in the book, but does not talk much about it.

SOMERS — PART I

NAME OF TOWN	District	Enumera- tion	Enroll- ment	Average Attend- ance	Expenses	Cost per Scholar on Av. Attendance	Cost per Scholar per Day
Somers,	Number 1,	39	42	26.5	\$292.78	\$11.04	\$0.069
"	" 2,	22	27	13.6	275.55	20.26	0.126
"	" 3,	23	24	19.6	262.78	13.40	0.089
"	" 4,	20	22	13.4	266.80	19.91	0.124
"	" 5,	25	28	13.7	273.60	19.97	0.124
"	" 6,	99	99	63.7	1,094.37	17.18	0.095
"	" 7,	15	19	10.1	238.50	23.61	0.147
"	" 8,	8	"	"	"	"	"
"	" 9,	17	36	14.9	256.81	17.23	0.107
"	" 10,	8	10	6.9	84.00	12.17	0.173

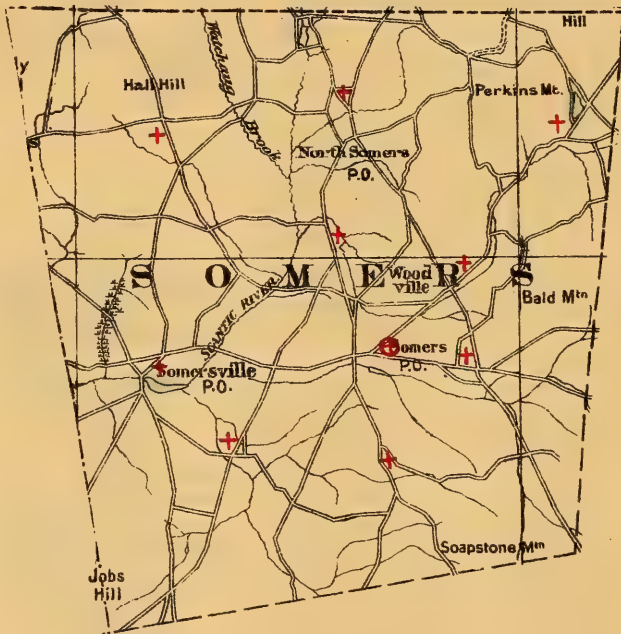
I. General Statement. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Grad.	Ung.	Total.
1. Present at Times of Visit.															
District No. 6. 1. Primary,	8	9	4	4	3	1	1	1	0	0	0	0	31	0	31
2. Intermediate,	0	0	1	4	2	4	1	0	1	0	0	0	13	0	13
3. Grammar,	0	0	0	0	1	2	4	6	2	1	1	0	17	0	17
1,	0	1	1	1	1	0	4	2	0	2	1	0	0	13	13
2,	1	0	0	3	1	2	3	4	0	0	0	0	0	14	14
3,	3	1	0	2	2	0	2	2	3	0	3	0	0	18	18
4,	0	0	1	2	0	1	3	1	3	2	1	1	0	15	15
5,	1	1	1	2	2	2	2	1	0	0	0	0	0	14	14
7,	0	0	1	0	0	2	1	2	2	1	0	0	0	9	9
9,	1	2	0	1	1	0	1	1	0	2	2	0	0	12	11
10,	1	1	0	1	2	0	1	1	0	1	0	0	0	8	8
Total,	15	15	9	20	15	14	23	22	12	8	9	1	61	102	163
High School. (Ages),										13	14	15	16	17	18
Number of pupils belonging,										2	2	9	7	2	3
2. Degree of Advancement.															
(Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Grad.	Ung.	Total.
1. Doing High School work,															2
2. Nearly ready for Secondary work,															13
3. Have studied interest,								4	8	7	4	4	1	7	28
4. Using Fifth Reader,	0	0	0	0	3	1	5	10	9	6	6	1	7	34	41
Fourth "	0	0	1	1	1	5	12	7	1	1	2	0	8	23	31
Third "	0	1	0	7	2	7	5	4	2	1	1	0	12	18	30
Second "	0	1	2	5	5	0	0	0	0	0	0	0	3	10	13
First "	15	13	6	7	4	1	1	1	0	0	0	0	31	17	48
Total No. (Present),	15	15	9	20	15	14	23	22	12	8	9	1	61	102	163
3. Degree of Advancement.															
(Districts),						1	2	3	4	5	6	7	9	10	Total.
1. Doing some H. S. work,						0	0	0	0	1	0	0	0	1	2
2. Nearly ready for Secondary work,								3	3	0	0	1	4	0	13
3. Have studied interest,								4	2	6	1	7	2	2	28
4. Using Fifth Reader,						13	6	6	6	2	7	4	2	3	49
Fourth "						6	1	5	5	5	9	3	5	0	39
Third "						0	6	2	2	3	19	4	4	1	41
Second "						7	4	2	0	1	22	1	0	2	39
First "						5	2	5	2	2	17	2	5	2	42
Total No. (Belon'g),						31	19	20	15	14	74	14	16	8	211

NOTES. — Somers maintains a school of advanced grade. To this school pupils of advanced standing in any district have access. Twenty-six pupils were enrolled last year. No examination of the high school was made.

There is one graded school; that school consists of three departments, and is located at Somersville. No school was maintained in District No. 8.

The pupils in the district schools (2) doing some high-school work were studying algebra. Possibly they may have had some other advanced study. Possibly there were others taking some advanced study. Those nearly ready for high school work (13) were those finishing the subject of history. Each teacher who taught history was asked, how many would finish the subject during the present year. The answers as given by the teachers aggregate thirteen. No especial test of these thirteen pupils was made. It is not known that in all their studies they are nearly ready for high-school work.

Population 1890.	1,407
Enumeration 1894.	282
Registration 1894-5.	332
Average attendance 1894-5.	196
Number of districts.	10
Number of Schools.	10
Departments.	12
Graded schools.	1



- + Indicates Public School.
- ⊕ High School.
- ⊕ Both in same building.
- Free Public Library.
- ⊠ Public Library, not free.

SCALE. 1/2 MILES TO AN INCH.

SOMERS—PART II

II. Subjects of Study. (Districts),		6	6	6	6	6	1	2	3	4	5	7	9	10	Total.	Av.
		G.	Int.	P.	Total.	Av.										
Reading,	Classes,	3	3	4	10		4	6	6	4	5	8	4	4	41	
	Pupils,	23	22	29	74	8—	31	19	20	15	14	14	16	8	137	3+
Arithmetic,	Classes,	3	3	4	10		5	7	5	6	5	5	4	4	41	
	Pupils,	23	22	29	74	8—	30	17	16	15	14	14	16	7	129	3+
Grammar,	Classes,	3	0	0	3		1	2	1	1	2	1	1	1	10	
	Pupils,	23	0	0	23	8—	5	4	3	3	9	2	1	1	28	3—
Language,	Classes,	0	2	2	4		0	0	0	0	0	0	2	1	3	
	Pupils,	0	22	29	51	13—	0	0	0	0	0	0	10	1	11	3+
History,	Classes,	2	1	0	3		1	2	0	0	0	0	3	1	6	
	Pupils,	14	22	0	36	12	1	5	0	0	0	0	7	1	14	2+
Geography,	Classes,	4	3	1	8		3	4	5	3	7	3	2	3	30	
	Pupils,	22	22	29	73	9+	17	13	13	10	9	7	11	5	85	3—
Spelling,	Classes,	2	3	4	9		3	4	4	4	5	7	3	3	33	
	Pupils,	23	22	29	74	8+	30	14	20	15	12	14	11	4	120	4—
Penmanship,	Classes,	1	1	1	3		2	1	1	1	1	1	1	1	9	
	Pupils,	23	22	29	74	25—	31	19	20	15	14	14	16	5	134	15
Physiology,	Classes,	2	1	0	3		3	1	2	3	2	3	2	2	18	
	Pupils,	23	22	0	45	15	26	4	9	12	9	3	10	2	75	4+
Elementary Science,	Classes,	0	0	0	0		0	0	0	0	0	0	0	0	0	0
	Pupils,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Drawing,	Classes,	0	0	0	0		0	0	0	0	0	0	0	0	0	0
	Pupils,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Singing,	Classes,	0	0	0	0		0	0	0	0	0	0	0	0	0	0
	Pupils,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Physical Culture,	Classes,	0	0	1	1		0	0	1	0	1	0	1	0	4	
	Pupils,	0	0	29	29	29	0	0	20	0	14	0	16	0	50	12+
Busy Work,	Schools,	0	0	1	1		1	1	1	0	1	0	1	0	6	

NOTES.—No attempt is made in this tabulation to indicate the quality of the work ; what is aimed at is to show the amount of the work doing.

No instruction is given in elementary science, in drawing, in singing ; little attention is given to physical culture.

Classes in the graded school average much the larger. Where classes are larger more time can be given to teaching, more class competition will be aroused, and higher results secured.

If the town were to assume the management of its schools, were to consolidate them at one or two points, and were to grade them, the classes would be larger, more time could be given to instruction, and better results secured.

SOMERS — PART III

III. Reading. (Ages,	5	6	7	8	9	10	11	12	13	14	15	16	Grad.	Ung.	Total.	Av.
Unable to read, . . .	15	14	7	12	10	3	3	3	1	1	2	0	32	39	71	....
Able to read, . . .	0	1	2	8	5	11	20	19	11	7	7	1	29	63	92	....
Total No. present, .	15	15	9	20	15	14	23	22	12	8	9	1	61	102	163	....
1. Learning to Read.																
(Districts), . . .	6	6	6	6	6	6	1	2	3	4	5	7	9	10	Total	Av.
G. I. P. Total. Av.																
First Reader, . . .	0	0	17	17	....	5	2	5	2	2	2	5	2	42	....
Second " . . .	0	10	12	22	....	7	4	2	0	1	1	0	2	39	....
Third " . . .	7	12	0	19	....	0	6	2	2	3	4	4	1	41	....
Total, . . .	7	22	29	58	....	12	12	9	4	6	7	9	5	122	....
Times per day of recitation. Fourth Reader, . . .	0	0	2	2	2	2	2	2	2	2	2	1	4	..	2+	
Second " . . .	0	1	2	3	1+	2	2	2	0	2	2	0	3	..	2	
Third " . . .	1	1	0	2	1	0	2	1	2	2	2	2	4	..	2+	
2. Advanced Reading.																
Fourth Reader, . . .	9	0	0	9	....	6	1	5	5	5	3	5	0	39	....
Fifth " . . .	7	0	0	7	....	13	6	6	6	2	4	2	3	49	....
Total, . . .	16	0	0	16	....	19	7	11	11	7	7	7	3	88	....
Times per day of recitation. Fourth Reader, . . .	1	0	0	1	1	2	2	1	2	2	1	1	0	..	2—	
Fifth " . . .	1	0	0	1	1	1	1	1	1	1	2	1	1	..	1+	
Books read:																
Number asked to write, . . .	17	12	0	29	....	7	8	12	10	10	8	7	4	95	....
Number of titles written, . . .	146	38	0	184	....	30	13	60	10	32	37	34	9	409	....
Number returning blank papers, . . .	0	1	0	1	....	0	4	1	5	2	2	0	2	17	....
Number books in school library, . . .	0	0	0	0	....	0	0	0	20	0	0	0	0	20	....
Number pupils taking books from town library, . . .	0	0	0	0	....	0	0	0	0	0	0	0	0	0	....
Number pupils taking books from any S. S. library, . . .	9	9	5	23	....	23	2	4	2	4	3	3	4	45	....

NOTES. — The subject of reading is presented in answer to two questions: 1. What is doing to aid those who can not yet read? 2. What is doing to guide the reading of those who can read?

1. *Those learning to read.* Seventy-one are marked as unable to read. Most of these are found, without doubt, using the three lowest readers. Such should read often. Four times daily is none too many. How often daily each class is called in each school-room, the table reveals.

What methods are used with beginners? Of the nine teachers who teach, or may teach beginners, four use the alphabet method, three the word-and-sentence method, one the sentence method, and one a method more like the phonic. While the older method still holds a place, the newer have secured a foothold. A census taken next year would show an entirely different result. With a change of teachers would come a change of method.

2. *Those who can read.* How many pupils are using the fourth and fifth books as readers, and how often daily they recite, the table shows. No fault can be found here. Once, daily, is often enough to call these classes provided that real work be done when once they are called to recite.

What are the teachers doing to direct the reading of the child, was asked of every teacher. What the answer is to be is foreshadowed by the fact that there is no town library, and but one school library. In the absence of books the teachers have done what they could. Only one teacher returns a negative answer without qualification. While the ten remaining answers are scarcely classifiable, each teacher recognizes a duty to do some work in a literary direction. Six teachers require pupils to commit poetry; two talk about good books; one reads or tells stories to pupils; one is thinking of a Longfellow Day; in the graded school three teachers are preparing an exhibition, from the proceeds of the price of admission to which they intend to purchase some books. This is a beginning; the day still seems far off when the child shall be led to love good books, shall have plenty of good books to read, shall be examined on what he has read before he is promoted.

Each child of maturer age was asked to write the names of the books he had read. The table shows the results. There is a number of titles written of the class one expects to find in Sunday-school libraries. Except in one school the pupils were asked how many take books from such libraries. While these libraries do much good, and should be aided to do more, they cannot reach the great mass of the children. What is needed is a good library of juvenile books in every schoolroom.

SOMERS — PART IV

IV. Dictation and Spelling. The following sentences and words were dictated in each school; words italicized are used as tests in spelling:

1. *What time is it?* It is *two o'clock*.
2. *You and I will go Wednesday.*
3. What did you say?
4. I said, "*You and I will go Wednesday.*"
5. *Whose knife is this?* It is *Mary's* knife.
6. Write *busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such.*

Ages of pupils,	5	6	7	8	9	10	11	12	13	14	15	16	Grad.	Ung.	Total.
Present at time of visit,	15	15	9	20	15	14	23	22	12	8	9	1	61	102	163
Unable to write at dictation,	15	8	4	5	2	0	0	0	0	0	0	0	13	21	34
Writing this examination,	0	7	5	15	13	14	23	22	12	8	9	1	48	81	129
Failures to:															
1. Begin each sentence with capital,	...	7	2	13	9	13	17	15	3	7	7	1	33	61	94
2. Begin proper nouns with capitals,	...	5	1	8	6	3	7	3	2	1	2	0	8	30	38
3. Use capital for pronoun I,	...	1	0	3	1	1	4	2	0	2	2	0	1	15	16
4. Use the four periods,	...	7	4	9	7	8	11	7	4	5	3	1	23	43	66
5. Use the three question-marks,	...	5	4	12	10	13	16	14	7	6	7	1	31	64	95
6. Use the apostrophe in "Mary's,"	...	7	5	12	12	11	17	13	3	5	5	0	33	57	90
7. Use the apostrophe in "o'clock,"	...	7	5	14	12	10	19	15	7	6	7	1	38	65	103
8. Begin quotation with capital,	...	7	5	15	13	13	20	19	9	7	8	1	41	76	117
9. Use quotation marks,	...	7	5	15	13	14	20	19	9	7	9	1	42	77	119
10. Write currently, neatly, legibly,	...	3	2	4	4	4	6	9	2	3	5	0	8	34	42
Spelling, 1. Sentences, words misspelled,	...	44	23	52	45	42	65	38	10	17	14	2	139	213	352
2. 10 dictated words No. misspelled,	...	43	26	67	62	46	62	51	22	25	22	2	182	246	428
3. Pupils misspelling "Wednesday,"	...	6	5	10	8	5	11	6	3	2	1	0	24	33	57

NOTES. — The column of totals shows that the highest number of failures was in the handling of the quotation. Out of 129 writers twelve only begin the quotation with a capital and ten only properly use the quotation marks. A glance at the two columns of graded and ungraded tells us to which class of school the greater number of the successful writers belong. The age columns shows how old they were. The papers tell us that these 22 successes were made by 13 pupils, 9 of whom made no mistake in properly writing the quotation. Of these 9, 5 were from the graded school in Somersville, 3 were from District No. 3, and one was from District No. 7.

Two of these nine pupils do not fail at any other point of the dictation and spelling; these two are aged thirteen and twelve, and were found in the highest room of the graded school. Two others are almost as good, failing only in the non-use of the hyphen in "to-day": one of the two is from No. 7, the other is again from the graded school. Still two others fail in but two points each, both omitting the hyphen in "to-day," and one writing a figure 2, instead of the word, two, while the other omitted the apostrophe in "o'clock"; both were from No. 3. These six writers are all girls.

In the absence of a course of study each teacher carries out her own plans as to the teaching of language and grammar. Five say that they have no language work before taking up the text book, while two do all their work without a book, and one answers that she teaches language orally for a year or two, one teaches it in connection with reading, another gives all who can write some reproduction work to do, and still another uses the book in her highest class only, most of her work being oral.

Eight teachers have copying and dictation exercises; two do not have them, and one explains that her language class will have them by-and-by.

In teaching grammar, eight teachers seem to follow and depend upon the book; one neglects the book, observes her pupils and corrects their faults; one explains that the book used is a language-book, and that there is little grammar in it.

Because more of these successful pupils come from the graded schools we must not praise or condemn either class. The non-use of the capital in the pronoun I (1-48 to 15-81), and the non-use of initial capitals in proper nouns (8-48 to 30-81) are indeed favorable to the graded schools; but in some other respects the comparison does not so result. We conclude that some good teaching of language has been had in both classes of schools.

SOMERS—PART V

V. Arithmetic. (Ages of Pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Grad.	Ung.	Total.		
Advanced Examination. —No. pupils writing,																	
Mental: Failures to 1. $\frac{2}{3} + \frac{1}{6}$,								4	8	7	4	4	1	7	21	28	
2. $\frac{2}{3} - \frac{1}{6}$,								3	4	3	4	3	0	3	14	17	
3. 3 is what per cent. of 12?								2	4	3	4	4	3	1	2	15	17
4. 10 per cent. of 30,								3	6	6	4	4	1	5	19	24	
5. 6 is 25 per cent. of what number?								3	2	4	3	3	1	4	12	16	
Written: (6) Add 2,307, 4,001, 8, 213, and 649. (Dictated),								3	7	7	4	4	1	6	20	26	
7. At the rate of 37½ cents a peck, what will 1,850 bushels of wheat cost?								2	1	5	3	2	1	1	13	14	
8. If 12½ lbs. of sugar costs \$1, how many lbs. can be bought for 60 cents?								4	8	4	4	4	1	6	19	25	
9. What is the interest of \$300 from to-day to Jan. 1, 1896, at 6 per cent.?								2	5	3	4	4	1	2	17	19	
10. Counting 8 hours a day's work, how much will a man earn in 5 days, 6 hours, at \$1.50 a day?								3	7	5	4	3	1	5	18	23	
11. $(2,489 \times 120 - 98) \div 39 = ?$								3	4	4	4	3	0	1	17	18	
								3	7	5	4	4	1	5	19	24	
Primary Examination. —No. pupils writing,																	
Mental: Failures to 1. $8 \div 7$,	0	6	14	11	14	18	14	5	4	5	...	40	57	97			
2. $18 \div 6$,	3	0	3	0	2	3	0	1	1	1	...	7	7	14			
3. $13 - 5$,	2	0	3	2	2	5	3	0	1	1	...	10	9	19			
4. $35 - 9$,	3	1	7	2	3	5	0	0	0	3	...	10	14	24			
5. 8×7 ,	4	4	13	8	7	11	5	3	1	5	...	26	35	61			
6. 6×9 ,	5	2	8	5	3	4	3	0	0	0	...	16	14	30			
7. $72 \div 8$,	4	3	7	5	4	7	5	1	0	1	...	16	21	37			
8. $17 \div 5$,	4	4	10	7	6	7	4	2	0	1	...	22	23	45			
9. $\frac{1}{3}$ of 12,	6	6	12	8	12	11	7	2	0	4	...	28	40	68			
10. 5 is what part of 20?	6	6	11	5	4	9	8	1	1	3	...	26	28	54			
11. $\frac{1}{2} + \frac{1}{4}$,	6	6	14	8	13	16	10	5	1	5	...	38	46	84			
12. $\frac{3}{4} + \frac{1}{6}$,	5	5	13	8	10	13	9	5	2	5	...	35	40	75			
	5	6	13	11	13	15	13	4	3	5	...	39	49	88			
13. How many cups each holding a pint, will be needed to hold 2½ quarts of milk?	...	5	6	12	7	5	13	9	4	2	4	...	25	42	67		
14. If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges does he buy?	...	5	6	10	6	7	11	3	4	0	3	...	23	32	55		
15. Alice has 12 apples: how many can she give away and keep four?	...	1	5	8	2	1	5	2	3	0	3	...	13	17	30		
16. Draw a line an inch long.	...	6	6	13	10	13	13	11	4	4	4	...	35	49	84		
Written: 17. Add 367, 20, 102, 217, 86, 8. (Dictated),	...	5	5	10	7	5	8	8	2	0	4	...	22	32	54		
18. Take 26 from 103, (Dictated),	...	6	4	8	6	8	10	8	3	2	3	...	21	37	58		
19. Multiply 702 by 38, "	...	6	4	11	7	6	10	7	1	1	4	...	23	34	57		
20. Divide 588 by 3, "	...	6	6	12	8	6	11	8	3	1	3	...	26	38	64		
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?	...	5	6	5	7	5	7	4	1	1	1	...	22	20	42		
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?	...	6	6	13	9	12	14	8	4	1	4	...	33	44	77		
23. Henry had 40 cents. His sister had four-fifths as many. How many had his sister?	...	6	6	14	10	13	14	12	5	2	5	...	34	53	87		
24. A wood-cutter cut down 245 trees one year; 78 the next year; 325 the next year; and 238 the fourth year. How many trees did he cut down in 4 years?	...	6	6	9	8	6	7	7	2	1	0	...	23	29	52		
25. William put into his money-box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money-box?	...	6	6	11	5	2	4	5	1	1	1	...	17	25	42		
26. Henry has attended school 450 days. John has attended school 109 days. How many more days has Henry attended than John?	...	6	5	13	8	10	13	9	3	0	4	...	29	42	71		
27. A man uses 124 envelopes in a month. How many will he use in 6 months?	...	6	5	12	7	6	8	5	2	0	3	...	24	30	54		
28. A man receives 664 dollars for 8 months' work; he receives the same number of dollars for each month. How many dollars did he receive each month?	...	6	6	13	11	13	14	11	4	1	5	...	35	49	84		

NOTES.—Out of 28 pupils writing the advanced examination but two answer the fifth, and four the third question correctly. These 28 pupils are the most advanced. So large a per cent. of failure shows that very little time, if any, is given to quick mental drill. Whether he teach mental arithmetic was asked of every teacher. One is down as answering "No," without qualification; three answer that they teach none

except the oral exercises in the text on written arithmetic; one teaches the oral exercises in the book to higher classes, and gives extempore questions to lower classes; one sometimes asks the oral questions in the text and gives her class studying fractions a great deal of oral work; another, besides oral exercises, gives rapid mental computations; still another, besides the oral exercises in book, gives rapid combinations at odd times; one answers that he does not teach mental arithmetic but has quick combinations; one, who answers affirmatively, says she uses as a text an old book on mental arithmetic, while one somewhat obscurely says that she has some work in connection with other books. If we study these answers, we shall be forced to conclude that very little mental work is done.

SOMERS—PART VI

VI. Geography, History, and Civil Government. (Districts),			6	6	6	1	2	3	4	5	7	9	10	Grad.	Ung.	Total.
			G.	I.	P.											
Pupils studying Fifth Reader,	7	0	0	13	6	6	6	2	4	2	3	7	42	49		
Fourth " "	9	0	0	6	1	5	5	5	3	5	0	9	30	39		
Third " "	7	12	0	0	6	2	2	3	4	4	1	19	22	41		
Total,	23	12	0	19	13	13	13	10	11	11	4	35	94	120		
Pupils studying Geography,	22	22	29	17	13	13	10	9	7	11	5	73	85	158		
History,	14	22	0	1	5	0	0	0	0	7	1	36	14	50		
Civil Government,	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

NOTES. — Do all study these subjects who should? If we assume that all who use the three highest readers are able to study geography, that all who use the two highest are able to study history, and that all who use the highest book are able to study civil government, we have some basis of comparison. The excess found in geography is due to the oral study of the subject in the primary department of the graded school. There is a deficit of 38 in history and of 49 in civil government.

1. *Geography. What preparation is made for its teaching?* This question was asked of every teacher. Seven answer to the effect that they make none; one answers affirmatively; one, "Yes, for the little class always, and sometimes for the older class"; one has gathered from encyclopedia, history, and other books, facts for her classes; one plans the oral work and looks over the text. No school has any collection of pictures, productions, or other objects, to make vivid the teaching. No school has a moulding-board, though two teachers are recorded as having thought of it, or as wishing for it. In one schoolroom thirty relief maps, made by pupils, were seen hanging on the walls. Six teachers have map-drawing; four have none. Weighing these facts, we must conclude that the teachers are doing all they can, or all they think they can. Probably they are doing all they dare. When a course of study, supported by the intelligence of the town, shall ask them to make experimental and objective enforcement of the instructions of the book, they will doubtless be found willing to do so.

2. *History. Ought not every child to know something about the history of the country in which he is soon to become a voter?* Six schools only teach this subject, and in two of these there is but one pupil each. Outside of the graded school but fourteen pupils study this subject. (See Part II.) Perhaps the cost of a book prevents more than one child from studying this branch.

SOMERS—PART VII

(Figures in parenthesis following an answer indicate the number of teachers making that answer.)

VII. Summary. Teachers,																	
Education, Academy,						2											
High School,						5											
Academy and Seminary,						1											
Private School,						2											
Public School,						1											
Total,												11					
Training, Attended a Normal School,												2					
Graduated at a Normal School,												1					
Graduated at Connecticut State Normal School,												0					
Holding State Certificate,												0					
Experience, Years (months being tenths of years),	5	.93	.61	83	.5	.54	1.5	25									
In District,	.5	.91	.21	.6	.8	.5	.51	1.5	2								
Preparation, Does teacher make any special preparation? Yes, (3); No; Yes, he looks over lessons; He looks over the lessons (as history) to make them as interesting as possible; No, but he "looks over some"; Yes, busy-work for the children, and preparing examples supplementary to books; Has to make plans for every day, has to have some outline of the work he has to do; —; No, but sometimes looks over the lessons in reading, — there are so few pupils that there is no need of preparation.																	
Pupils, Number of Classes,			22	27	24	21	25	20	17	17	31	23	20				
Number of daily recitations,			31	32	27	23	32	17	15	18	38	21	28				

General character of pupils. In five districts, the children of farmers; in the graded school the children of both Americans and foreigners at work in the factory; in one district farmers' and village children; in two districts the children of farmers and laborers.

Order. *How is order maintained?* Rod seldom, detention at recess; Rod seldom, detention, keeping busy; Rod once or twice, detention — rod was necessary, she doesn't intend to use it; Rod never, detention after school and at recess; Rod never but once, she doesn't know, thinks that it comes from being particular as to her own manner; Rod rarely, deportment-marks; Rod rarely, attention, prizes, keeping busy; Rod sometimes, keeping busy, detention at recess; Rod only once since September, do not require punishment (never saw a better school); Not this year by rod, deportment-marks; Rod never, keep busy.

Parents. Are they interested? No; (2); Yes, she guesses so, interest is manifested by visiting; Yes, by visiting and talking; No, the teacher has visited almost all the parents, and urged them to come; Yes, by visiting; Yes, by visiting, except the foreigners; Yes, by visiting; Yes, by inquiries of teacher in regard to children; No — one or two families are interested; No — two or three families have some interest.

Supervision. What kind? Board of School Visitors.

Has Board of School Visitors adopted any course of study? No.

Are teachers' meetings held? No.

Spelling. Phonics? No, (6); Yes, (2); A little as a general exercise; Yes, to smaller class; No, from lack of time, — yet she did it last term, — words were analyzed phonetically.

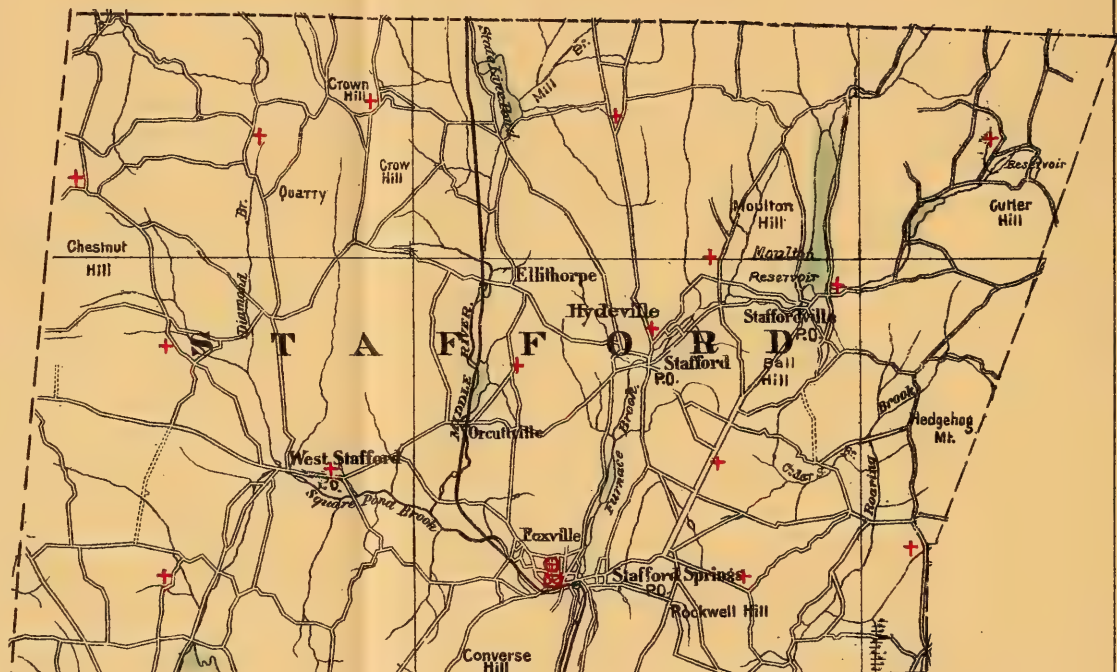
Physiology. Is instruction given to all grades? Yes, (3); No, (2); Yes, all but five in the higher grade whose parents think they have enough studies without; Higher ones only; All but the very smallest, (2); To two classes thoroughly, and a faint touch to the others.

Are the laws of health and thrift taught in a useful way? Book is followed, (2); Only as the book says; Talks about the text, (2); Explains book and has besides given three or five minutes' talks on hygiene; Book is explained, (4).

Is the subject taught as a branch of science? No, (8); No, but alcohol has been experimented with, but the book is followed; No, alcohol has been used for an experiment and a pig's heart as an illustration.

What attention is given to narcotics and stimulants? Book is emphasized, (3); A good deal; Just learn it from the book; Book is followed; Teacher intends to have an experiment or two, showing effect of alcohol on white of egg — tries to emphasize the teaching of the book; Explains the book, (2); Has made one experiment with alcohol, — for the rest explains the book.

Population 1890.	4,535
Enumeration 1894.	922
Registration 1894-5.	731
Average attendance 1894-5.	495
Number of districts.	16
Number of Schools.	16
Departments.	27
Graded schools.	4



- + Indicates Public School.
- High School.
- ⊕ Both in same building.
- Free Public Library.
- ⊠ Public Library, not free.

SCALE. 1 1/2 MILES TO AN INCH.

STAFFORD — PART I

NAME OF TOWN	District	Enu- era- tion	Enroll- ment	Average attend- ance	Ex- penses	Cost per Scholar on Av'rge At- tendance	Cost per scholar per day
Stafford	No. 1, Furnace Hollow	65	65	43.6	\$729.97	\$16.74	\$0.093
	" 2, Springs and Foxville	506	341	253.5	5,825.55	22.08	0.127
	" 4, Street	17	29	14.4	195.00	13.54	0.090
	" 5, Staffordville	70	61	45.5	1,040.38	22.86	0.127
	" 6, Washburn	36	30	32.0	305.65	13.89	0.096
	" 7, Works	7	6	5.6	162.00	28.92	0.192
	" 8, Rockwell Hill	9					
	" 9, Hall	19	19	10.7	194.10	18.14	0.120
	" 10, Village	8	10	4.6	196.27	42.66	0.284
	" 11, Hydeville	46	44	12.5	320.65	25.65	0.169
	" 12, Square Pond	20	17	10.4	261.00	25.09	0.167
	" 13, Center	71	59	36.0	881.49	24.48	0.136
	" 14, Crow Hill	11	14	7.5	198.00	26.40	0.176
	" 15, Lull	7	8	4.1	145.50	35.48	0.295
	" 16, Patten	13	16	10.0	248.00	24.80	0.145
	" 17, Kent Hollow	17	12	7.3	195.15	26.73	0.178

I. General Statement. (Ages)		5	6	7	8	9	10	11	12	13	14	15	16	Total.
1. Present at Time of Visit—														
Class I, District 4,														
	Street	5	1	3	1	0	2	1	2	0	0	0	0	15
	6, Washburn	1	2	4	4	3	2	2	2	0	0	0	0	20
	7, Works	2	0	0	0	0	1	1	0	1	0	0	0	6
	9, Hall	1	1	0	2	2	2	1	1	2	0	1	0	13
	10, Village	0	0	1	1	0	1	0	1	1	0	0	0	5
	11, Hydeville	0	3	3	2	3	2	5	4	3	1	1	0	27
	12, Square Pond	2	3	0	1	0	1	1	1	0	1	0	0	10
	14, Crow Hill	0	3	1	1	0	1	1	0	0	2	0	0	9
	16, Patten	0	1	2	0	1	2	0	3	0	0	0	0	9
	17, Kent Hollow	0	1	0	1	0	1	1	0	0	1	0	0	5
	Total	11	15	14	13	10	15	12	15	7	5	2	0	119
Class II,														
	1, Hollow, R. 2	0	0	0	0	0	1	10	4	3	3	1	1	23
	R. 1	5	4	4	6	2	1	0	0	0	0	0	0	22
	5, Staffordville, R. 3	0	0	0	0	0	4	2	3	5	3	1	0	18
	R. 2	0	0	3	1	2	4	3	0	1	0	0	0	14
	R. 1	3	4	2	2	0	2	0	0	0	0	0	0	13
	13, Center, R. 2	0	0	0	0	3	2	1	9	2	2	1	0	20
	R. 1	4	2	4	6	0	3	3	0	1	0	0	0	23
	Total	12	10	13	15	8	20	13	15	12	6	3	0	133
Class III,														
	2, Springs, R. 6	0	0	0	0	0	0	2	6	9	5	5	0	27
	5	0	0	0	0	0	6	7	15	11	1	1	0	41
	4	0	0	1	3	7	5	5	4	4	0	0	0	29
	3	0	0	7	14	7	8	1	0	0	0	0	0	37
	2	1	12	11	4	0	0	0	0	0	0	0	0	31
	1	20	12	4	0	0	0	0	0	0	0	0	0	36
	Total	21	24	23	21	16	20	15	25	21	6	0	0	201
GRAND TOTAL		44	49	50	49	34	61	40	55	43	17	11	0	453

NOTES: The schools of the town are divided into three classes: Class First includes all the ungraded schools, of which there are ten, and at which were met 119 pupils; Class Second includes the smaller graded schools, of which there are three, with seven departments, and at which there were found present 133 pupils; Class Third includes the one large graded school, at which there were present 201 pupils.

The number of pupils belonging to the ten schools of Class First was 130, to the seven schools of Class Second 156, to the six schools of Class Third 212. The average number of pupils per teacher is, respectively, 13, 22, and 35. No complaint is made by the teachers of Class Third that they are overworked. The immense superiority money-wise of the graded over the ungraded school will strike the taxpayer, for it is extravagance to hire a person to teach 13 children when it is possible to engage him to teach 22 or 35.

There is no District No. 3, and in Districts 8 and 15 (Rockwell Hill and Lull) no school was held during the past year. There were in session last year twenty-three schools, all of which were visited. Of the twenty-three teachers, five were males; whenever it becomes necessary to refer to a teacher, the masculine pronoun is used.

STAFFORD — PART I, *Concluded*

2. Degree of Advance- ment. (Districts)	4	6	7	9	10	11	12	14	16	17	Total.	1	5	13	Total.	2	Total.
1. Attending High School																	57
2. Doing some High School Work						2								1	2		5
3. Nearly ready for High School Work	0	0		0	0	1	0		0	0		0	0	5		30	36
4. Have studied Interest	0	0	0	3	0	2	3	1	0	1		0	11	5		27	53
5. Using Fifth Reader	1	0	0	4	1	3	0	0	4	0	13	15	6	6	27	30	70
Fourth "	5	5	3	3	2	5	3	2	2	2	32	16	9	15	40	58	130
Third "	3	3	1	2	2	12	1	3	2	0	29	6	24	10	40	40	109
Second "	1	6	0	3	0	5	0	1	2	2	20	7	8	6	21	15	56
First "	7	7	3	4	0	4	6	3	0	2	36	8	6	14	28	69	133
Total number belonging	17	21	7	10	5	29	10	9	10	0	130	52	53	51	150	212	493

NOTES: Of the 57 pupils attending the high school, 43 are from the district in which the school is situated; 13 come from other districts, and one comes from another town. No attempt was made to test the ability of the pupils of the high school. The teachers are devoted to their work, and their pay seems small.

Those doing some high school work were studying algebra. It is wrong to ask the teacher of an ungraded school to teach one or two pupils algebra, if it be possible for them to go to the high school.

The numbers given as nearly ready for high-school work are the answers made by the teachers to a question asked concerning history. In connection with other inquiries respecting the teaching of history, the question was asked as to how many would have finished the subject by the end of the year and be ready for high school work. The answers give the teachers' estimate. In two schools, where history was not taught, the question was not asked. It will be observed that five-sixths of the number given are from one district. That district does not have one-half of the number of pupils of the town, and yet furnishes five-sixths of the pupils who are ready for high school work! If it be true that there are a half-dozen pupils in that room from other districts, the disproportion will still exist, and should be accounted for. It is incredible that it is due to the superior mental ability of the children of this one district. It is improbable that it is due to better homes, though they may sometimes have more elegant homes.

STAFFORD—PART II

II. Subjects of Study. (Districts)	4	6	7	9	10	11	12	14	16	17	Tot	1	(2)	1	(1)	5	(3)	5	(2)	5	(1)	13	(2)	13	(1)	Tot	2	2	2	2	2	2	Tot
Reading, Classes	8	4	6	7	3	5	4	7	7	3	54	3	5	3	3	3	4	4	4	4	4	4	4	4	26	R. 6	R. 5	R. 4	R. 3	R. 2	R. 1	Tot	
Pupils	17	21	7	16	5	20	10	9	10	6	130	25	27	22	17	14	24	27	156	30	42	31	40	31	38	21	30	42	31	40	31	38	21
Arithmetic, Classes	4	4	4	9	4	5	2	6	3	3	44	3	3	4	3	2	5	3	2	5	3	2	3	2	25	1	2	2	2	2	3	1	
Pupils	17	20	4	12	5	25	6	7	8	5	100	25	18	22	17	11	24	27	144	30	42	31	40	31	38	21	30	42	31	40	31	38	21
Grammar, Classes	2	0	1	1	1	2	0	1	2	2	12	3	0	2	0	0	3	0	0	0	3	0	0	0	8	0	0	0	0	0	0	0	
Pupils	4	0	3	1	1	7	0	1	4	2	23	19	0	8	0	0	0	22	0	0	0	0	0	0	46	0	0	0	0	0	0	0	
Language, Classes	1	1	0	0	1	0	1	0	0	0	4	0	0	1	1	4	0	0	0	0	0	0	0	0	6	1	2	2	2	1	0	0	
Pupils	3	6	0	0	1	0	3	0	0	0	13	0	0	2	17	14	0	0	0	0	0	0	0	0	35	30	42	31	40	31	0	17	
History, Classes	1	1	0	0	2	1	1	0	0	1	7	1	0	1	1	0	1	0	0	1	0	0	0	0	4	1	2	0	0	0	0	0	
Pupils	1	1	0	0	2	2	3	0	0	2	11	4	0	2	17	0	10	0	0	0	0	0	0	0	35	30	42	0	0	0	0	7	
Geography, Classes	3	2	3	3	3	5	1	2	3	2	27	3	2	3	3	1	5	0	0	0	0	0	0	0	17	1	2	2	1	0	0	0	
Pupils	8	11	4	7	5	15	3	8	5	6	69	24	11	22	17	4	24	0	0	0	0	0	0	0	102	30	42	31	40	0	0	14	
Spelling, Classes	3	2	2	7	1	3	2	6	3	1	31	2	2	3	2	4	2	4	0	0	0	0	0	0	19	1	2	2	2	1	0	0	
Pupils	8	14	3	14	4	28	10	9	10	2	102	25	19	22	17	14	20	27	144	30	42	31	40	31	0	17	30	42	31	40	31	0	17
Penmanship, Classes	1	1	1	3	1	1	1	1	1	1	12	1	1	1	1	1	1	1	1	1	1	1	1	1	7	1	1	1	2	1	1	1	
Pupils	12	14	7	13	5	25	10	9	10	5	110	25	21	22	17	8	24	27	144	30	42	31	40	31	38	21	30	42	31	40	31	38	21
Physiology, Classes	1	1	1	1	0	1	1	2	0	1	9	1	1	1	1	1	1	1	0	0	0	0	0	0	6	1	2	1	1	1	1	1	
Pupils	4	21	7	3	0	31	4	9	0	3	82	25	10	2	17	14	11	0	0	0	0	0	0	0	76	30	42	31	40	31	38	21	
Elementary Science, Classes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Pupils	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Drawing, Classes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Pupils	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Singing, Classes	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	
Pupils	0	0	0	0	0	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	22	30	42	31	40	31	38	21	
Physical Culture, Classes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Pupils	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Busy Work, Schools	1	1	0	0	0	0	0	0	0	1	3	0	1	0	0	1	0	1	0	1	0	1	0	1	3	0	0	0	0	0	1	1	

NOTES: In this table no attempt is made to test the quality of the work; the amount and kind of the work is he shown. The question is, How fares the child under each of the three classes of schools? One subject of study is undertaken in any school, viz., elementary science. Although no school undertakes this work, several rooms in the first class teach natural science—rocks, plants, stars—all of which is heartily to be commended.

The table shows whether anything be doing by each class of school in each of the following studies: Drawing, Singing, Physical Culture. We observe that class first ignores them altogether, that the second class does something for its pupils along those lines, while class third teaches them in all but three rooms. Inquiry, however, shows that drawing was taught during the year previous, and that physical culture was neglected temporarily owing to the pressure of other work. As to physiology, the law compels its study, and the teacher strives to obey the law. One of the two exceptions as recorded in the first class of school is probably temporary only, for the teacher at the time visit had been at work but two days; on the contrary, the other exception was at the close of the term.

When we look at the standard studies—reading, arithmetic, etc.—we are struck with the difference between the classes. In Class One the classes in reading average $2\frac{1}{2}$ pupils; in Class Second they average 6 each; Class Third they average nearly 18 each. Within limits the larger the classes the more class interest may be aroused and the longer the time which may be given to arouse that interest. What is true of reading is true, in degree, arithmetic, grammar, and the other standard studies; in that light we see the immense gain in time and money the graded over the ungraded school.

STAFFORD — PART III

III. Reading. (Ages)	5	6	7	8	9	10	11	12	13	14	15	16 Tot.												
1. <i>Ability to Read:</i>																								
1. Ungraded Schools																								
Number present	11	15	14	13	10	15	12	15	7	5	2	110												
Unable to read	11	13	10	6	2	0	2	2	0	1	1	48												
Able to read	0	2	4	7	8	15	10	13	7	4	1	71												
2. Smaller Graded Schools																								
Number present	10	10	12	14	8	26	13	16	11	6	3	129												
Unable to read	9	5	5	6	1	8	3	1	1	2	0	41												
Able to read	1	5	7	8	7	18	10	15	10	4	3	88												
3. Larger Graded Schools																								
Number present	21	24	23	21	16	20	15	25	24	6	6	201												
Unable to read	21	24	20	16	7	5	1	2	3	1	0	100												
Able to read	0	0	3	5	9	15	14	23	21	5	6	101												
2. <i>Learning to Read. (Districts)</i>	4	6	7	9	10	11	12	14	16	17	1 (2)	1 (1)	5 (3)	5 (2)	5 (1)	13 (2)	13 (1)	R. 6	R. 5	R. 4	R. 3	R. 2	R. 1	
First Reader	7	7	3	4	0	4	6	3	0	2	0	8	0	0	5	0	14	0	0	0	0	21	38	...
Second Reader	1	6	0	3	0	5	0	1	2	2	0	7	0	0	8	0	6	0	0	0	15	0	0	...
Third Reader	3	3	1	2	2	12	1	3	2	0	0	6	7	17	0	3	7	0	0	15	25	0	0	...
Total	11	10	4	9	2	21	7	7	4	4	0	21	7	17	15	3	27	0	0	15	40	21	38	...
Times per day of Recitation																								
First Reader	2	4	2	3	0	2	6	4	0	6	0	2	0	0	2	0	2	0	0	0	0	2	2	...
Second Reader	2	2	0	2	0	2	0	4	2	6	0	1	0	0	2	0	1	0	0	0	2	0	0	...
Third Reader	2	2	2	2	2	1	4	1	2	0	0	1	1	3	0	2	1	0	0	1	1	0	0	...
3. <i>Advanced Reading:</i>																								
Using Fourth Reader	5	5	3	3	2	5	3	2	2	2	10	6	9	0	0	15	0	0	42	16	0	0	0	...
Fifth Reader	1	0	0	4	1	3	0	0	4	0	15	0	6	0	0	6	0	30	0	0	0	0	0	...
Total	6	5	3	7	3	8	3	2	6	2	25	6	15	0	0	21	0	39	42	16	0	0	0	...
Times per day of Recitation																								
Fourth Reader	2	1	2	1	2	1	2	1	2	1	1	1	1	0	0	2	0	0	1	1	0	0	0	...
Fifth Reader	1	0	0	1	1	1	0	0	1	0	2	0	1	0	0	1	0	1	0	0	0	0	0	...
4. <i>Books Read:</i>																								
Number asked to write	6	10	4	8	4	18	3	6	5	2	23	17	.....	20	.....	27	41	28	0	0	0	0	0	...
Number returning blank papers	1	6	0	4	2	5	0	2	2	0	2	1	.....	3	.....	0	0	1	0	0	0	0	0	...
Number titles written	21	13	5	4	13	54	8	12	7	9	100	101	.....	95	.....	349	349	112	0	0	0	0	0	...
Number books in school library	0	0	0	0	0	0	0	0	0	0	0	0	.....	9	.....	1350	.....	.....	.....	.....	.....	.....	.....	...

NOTES: The subject of reading is considered under a two-fold aspect: 1, Teaching to read those who cannot read; 2, Guiding into the love of good reading those who can read.

1. *Teaching to Read:* In Class First 40 per cent., in Class Second 32 per cent., in Class Third 50 per cent. of the pupils were marked as unable to read. These figures are a surprise. Certainly thorough work in reading is doing in the schoolrooms of Class Third. It is possible that in winter, when these examinations were had, more younger pupils, on account of the nearness of their homes, are in attendance than is the case in the other two classes.

Using the First, Second, and Third Readers in the ungraded schools are 85 pupils, in the smaller-graded 88, in the larger-graded 114. In these three numbers will be found the greater part of those unable to read. The oftener these classes are called to read, the quicker will they learn to read. A study of the table shows us that in the graded schools no child is taught to read more than twice daily, while half of the ungraded schools call them oftener. This, or whatever cause, accounts, in part probably, for the smaller percentage of those unable to read.

How many teachers use phonics? The answers of all who teach the three lower grades are in the negative. In Class First eight answer "No"; one answers "Some"; and one teaches phonics in connection with the dictionary. In Class Second the teachers all answer "No." In Class Third one teacher is just beginning the teaching, one is following the Robbins system, one writes letters on the board, and requires pupils to give the sound, and one does not teach the subject. Thus it seems that in two classes of schools the subject is practically unknown, and that in the other class very little work is done.

2. *Guidance into Good Reading:* Do the children read? In the ungraded schools 66 pupils were asked to name the books they had read. Of these 22 returned blank papers, and the rest wrote on the average three books each.

No ungraded school has a library. That the absence of a library does not excuse some guidance in reading is proved by the action of some earnest teachers of the ungraded schools. One such teacher has brought in both books and bookcase; the books are loaned the pupils, while the bookcase hangs on the wall for the reception of the books which the children have done with them. Four other teachers bring in books to read to pupils; how much more this implies than mere entertainment cannot be said. One teacher speaks of good books; four others answer "No." The distance from the free library at the Springs is a practical denial of its privileges. Summing the whole report of the advanced book-work in the ungraded schools, we find that one word pretty fairly covers it all; that word *Starvation*.

Nor are the smaller graded schools in a much better condition. None have libraries. The single exception is in a school where nine books, while it is praiseworthy as a beginning, does not materially modify the statement. Here 40 children turn six blank papers, and write the names of 296 books. When we consider that no child in any school is probably ever able to write the names of all the books he has ever read, this average of eight books each shows that some of the children read. Probably the nearness of the Sunday-schools accounts for the reading. Except that the titles of one or two books of the Jessie-James variety appear in one of the smaller-graded schools, none of the books named in ungraded or smaller-graded schools is of evil tendency. Since the visits made one school (720.5) has begun the collection of a library.

It is difficult to speak of the work in the larger-graded school without enthusiasm. A good library aids, though its absence would not excuse, some guidance in reading. In the highest room no reading-books are used, but books of literature instead. The pupils enjoy discussion of the text. Nor are reading-books used in the next higher room. Even the duller pupils seem to enjoy some discussion of the text. In the next lower room the teacher reads to pupils and the children enjoy silent reading. In the room next lower the examiner listened to the reading by teacher of "Seven Little Sisters," and heard the interested answers of children. An exercise on Longfellow from one of the rooms is presented in the main body of the report.

We thus find that the town of Stafford maintains in this respect two widely-differing kinds of schools, and gives to her children widely-differing advantages. In Classes One and Two very little is done to acquaint the children with good literature; in Class Three a great deal is done. Yet these schools are supported by the same tax-paying citizenship, are under the same town control, and their condition and needs are discussed at the same annual town meeting.

STAFFORD — PART IV

IV. Dictation and Spelling. The following sentences and words were dictated in every school; words italicized were used as tests in spelling:

1. *What time is it? It is two o'clock.*
2. *You and I will go Wednesday.*
3. *What did you say?*
4. I said, "You and I will go Wednesday."
5. *Whose knife is this? It is Mary's knife.*
6. Write *busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such.*

1. Ungraded Schools. (Age of Pupils) .	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Number present	11	15	14	13	10	15	12	15	7	5	2	...	119
Unable to write at dictation	11	13	11	6	1	0	1	0	1	9	...	44	
Writing this examination	0	2	3	7	9	15	12	14	7	4	2	...	75
Failures to: 1. Begin each sentence with capital	...	2	3	6	9	12	9	10	7	1	2	...	61
2. Begin proper nouns with capitals	...	0	3	5	7	10	6	9	3	1	1	...	45
3. Use capital for pronoun I	...	0	2	2	5	7	5	4	1	0	1	...	27
4. Use the four periods	...	2	3	4	9	10	7	11	5	0	1	...	52
5. Use the three question-marks	...	2	3	6	9	13	9	11	7	1	2	...	63
6. Use the apostrophe in "Mary's"	...	2	3	6	9	12	10	12	3	0	2	...	59
7. Use the apostrophe in "o'clock"	...	2	3	7	9	12	9	12	6	2	2	...	64
8. Begin quotation with capital	...	2	3	7	9	15	12	14	6	4	2	...	74
9. Use quotation-marks	...	2	3	7	9	15	12	14	6	4	2	...	74
10. Write currently, neatly, legibly,	...	1	3	5	8	9	9	8	5	1	1	...	50
Spelling: 1. Sentences, Words misspelled	14	17	25	44	47	42	40	16	3	6	...	254	
2. Ten dictated words, No. misspelled	10	13	35	39	45	46	58	16	7	5	...	274	
3. Pupils misspelling "Wednesday"	1	3	6	9	12	9	11	7	1	1	...	60	
2. Smaller Graded Schools. Number present.	12	10	13	15	8	20	13	15	12	0	3	...	133
Unable to write at dictation	11	5	5	5	0	5	1	0	0	0	0	...	32
Writing this examination	1	5	8	10	8	21	12	15	12	0	3	...	101
Failures to: 1. Begin each sentence with capital	1	5	8	10	8	18	10	8	8	4	2	...	82
2. Begin proper nouns with capitals	1	5	8	9	3	14	7	5	7	4	2	...	65
3. Use capital for pronoun I	1	5	5	5	3	7	3	2	5	2	0	...	37
4. Use the four periods	1	5	5	10	5	13	9	6	5	5	0	...	64
5. Use the three question-marks	1	5	8	10	8	18	9	10	9	6	2	...	86
6. Use the apostrophe in "Mary's"	1	5	8	10	8	19	10	11	8	6	2	...	88
7. Use the apostrophe in "o'clock"	1	4	7	10	8	20	11	10	10	6	3	...	80
8. Begin quotation with capital	1	5	8	10	8	19	11	13	11	6	3	...	95
9. Use quotation-marks	1	5	8	10	8	19	11	14	12	6	3	...	97
10. Write currently, neatly, legibly	1	5	6	10	4	15	10	6	6	4	1	...	68
Spelling: 1. Sentences, words misspelled	7	31	35	39	24	62	39	25	31	17	3	...	313
2. Ten dictated words, No. misspelled	7	30	47	49	25	63	41	29	31	16	6	...	344
3. Pupils misspelling "Wednesday"	1	5	8	10	8	18	10	7	11	4	1	...	83
3. Larger Graded School. Number present	20	24	24	20	17	21	17	25	24	0	0	...	204
Unable to write at dictation	20	24	15	4	2	1	0	0	0	0	0	...	66
Writing this examination	0	0	0	10	15	20	17	25	24	0	0	...	138
Failures to: 1. Begin each sentence with capital	...	6	11	8	8	6	7	9	1	3	...	59	
2. Begin proper nouns with capital	...	1	3	2	2	2	2	5	1	1	...	19	
3. Use capital for pronoun I	...	0	0	0	0	0	2	1	0	0	...	3	
4. Use the four periods	...	6	4	6	2	3	10	7	2	0	...	40	
5. Use the three question-marks	...	8	13	10	7	8	10	10	2	1	...	60	
6. Use the apostrophe in "Mary's"	...	7	13	9	9	7	9	7	2	0	...	63	
7. Use the apostrophe in "o'clock"	...	8	11	5	10	5	8	10	2	2	...	61	
8. Begin quotation with capital	...	9	14	13	17	10	16	17	6	5	...	107	
9. Use quotation-marks	...	9	16	13	17	10	18	17	6	3	...	109	
10. Write currently, neatly, legibly	...	4	10	11	6	9	10	9	0	2	...	61	
Spelling: 1. Sentences, words misspelled	...	44	69	51	47	27	32	31	6	4	...	311	
2. Ten dictated words, No. misspelled	...	54	88	67	66	34	29	40	12	6	...	396	
3. Pupils misspelling "Wednesday"	...	9	13	6	7	4	8	9	1	0	...	57	

Notes: In Class I, 14 out of 75, in Class II, 19 out of 101, in Class III, 79 out of 138 correctly use the capital at the beginning of a sentence. The percentages of success are for the first two classes 19, and for the last class 57. That is to say that in this one respect Class III is three times as successful as the other two classes. The difference is doubtless due to two causes,—regularity of attendance and continued practice.

The greatest number of errors is made in handling the quotation. In Class I but one pupil begins the quotation with a capital and but one uses quotation-marks. An inspection of the age columns reveals the writers to have been thirteen. A reference to the file of papers shows the two success to have been made by the same writer; that that writer was a girl and was found in No. 7 (Works) District. Inquiry as to her previous advantages brings forth the information that she has been for five years a pupil in the parochial school at the Springs.

In Class I two pupils of age 10 (See Part v), take the advanced examination in arithmetic. In dictation they fail almost completely,—one fails utterly and the other fails except at two points. The child entirely failing does astonishingly well in the higher arithmetic examination,—so well as to seem to fully justify the teacher in admitting her to advanced arithmetical work. But what must have been the teacher's estimate of the relative value of knowledges, when he advanced a bright child like this into higher arithmetic, a knowledge of which she will seldom use, and neglects the training necessary properly to write a letter?

Doubtless the material want most imperative in Classes I and II is a supply of text-books, pencils, and paper. Doubtless the moral need is consecrated teachers, themselves inspired and directed by constant supervision and a course of study.

STAFFORD—PART V

V. Arithmetic. (Age of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	CLASS CLASS CLASS			Tot.
													I.	II.	III.	
Advanced Examination. —Number writing,																
Mental: Failures to: 1. $\frac{2}{3} + \frac{1}{6}$						0	1	1	9	6	5	...	10	16	27	53
2. $\frac{2}{3} - \frac{1}{6}$						0	2	3	7	8	4	...	5	8	9	22
3. 3 is what per cent. of 12?						0	2	4	7	17	11	7	9	16	23	48
4. 10 per cent. of 30?						1	5	6	14	7	7	...	7	11	22	40
5. 6 is 25 per cent. of what number?						2	3	5	13	8	7	...	6	15	17	38
Written: 6. Add 2307, 4001, 8, 213, and 649. (Dictated)						0	2	1	6	9	2	...	5	8	7	20
7. At the rate of $37\frac{1}{2}$ cents per peck, what will 1850 bushels of wheat cost?						1	4	6	13	8	6	...	6	11	21	38
8. If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents?						0	3	4	11	6	5	...	6	12	11	29
9. What is the interest of \$300 from to-day to Jan. 1, 1895?						2	4	5	17	11	5	...	10	16	18	44
10. Counting 8 hours as a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 a day?						2	4	8	13	8	3	...	8	14	16	38
11. $(2489 \times 120 - 98) \div 39 = ?$						1	3	6	7	7	4	...	7	10	11	28
Primary Examination. —No. pupils writing	0	2	18	30	28	54	36	43	26	4	4	0	56	79	110	245
Mental: Failures to: 1. $8 + 7$	1	2	6	3	6	2	3	4	0	0	...	...	14	6	7	27
2. $18 + 6$	0	3	2	3	6	2	4	1	0	...	...	...	12	7	6	25
3. $13 - 5$	1	9	12	0	14	4	1	5	0	0	...	...	16	21	15	52
4. $35 - 9$	2	13	16	13	25	13	11	7	1	1	...	...	36	39	27	102
5. 8×7	0	12	15	10	12	10	6	4	1	1	...	...	20	23	28	71
6. 6×9	0	11	12	10	12	8	5	3	1	1	...	...	17	19	29	65
7. $72 \div 8$	0	15	16	11	22	10	8	4	1	1	...	...	24	29	35	88
8. $17 \div 5$	2	15	27	23	26	10	14	14	1	1	...	...	34	42	66	142
9. $\frac{1}{4}$ of 12	1	9	11	11	14	12	7	10	2	1	...	...	24	24	39	78
10. 5 is what part of 20?	2	17	28	21	37	24	24	12	3	3	...	...	43	59	69	171
11. $\frac{1}{2} + \frac{1}{4}$	2	16	27	21	35	24	26	13	4	2	...	...	46	63	61	170
12. $\frac{2}{3} + \frac{1}{6}$	2	18	29	26	27	32	30	20	4	3	...	...	55	72	84	211
13. How many cups, each holding a pint, will be needed to hold $2\frac{1}{2}$ quarts of milk?	2	13	24	20	28	17	16	11	2	2	...	...	33	44	58	135
14. If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges does he buy?	2	15	18	15	23	13	13	8	2	0	...	...	29	42	38	109
15. Alice had 12 apples; how many can she give away and keep four?	2	9	12	15	13	9	11	7	1	0	...	...	24	39	16	79
16. Draw a line one inch long.	2	14	22	21	43	27	32	19	4	3	...	...	38	62	87	187
Written: 17. Add 367, 20, 102, 217, 86, 8. (Dictated)	2	16	18	15	30	24	17	10	1	1	...	...	36	48	50	134
18. Take 26 from 103. (Dictated)	2	15	25	18	25	17	14	7	2	1	...	...	27	42	57	126
19. Multiply 702 by 38.	2	17	26	20	25	22	16	10	2	3	...	...	40	42	61	143
20. Divide 588 by 3.	2	16	24	21	37	26	28	17	3	2	...	...	36	51	89	176
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?	1	12	21	12	18	12	6	4	2	0	...	...	20	30	38	88
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?	2	18	28	22	37	26	23	19	4	2	...	...	40	63	78	181
23. Henry had 40 cents. His sister had four-fifths as many. How many had his sister?	2	18	28	26	46	29	27	18	2	3	...	...	45	65	89	199
24. A wood cutter cut down 245 trees one year, 78 the next year; 325 the next year; and 238 the fourth year. How many trees did he cut down in 4 years?	2	16	20	20	21	17	15	6	3	1	...	...	28	46	47	121
25. William put into his money box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money box?	2	14	15	13	14	8	4	6	1	1	...	...	15	31	32	78
26. Henry has attended school four-hundred-fifty days, John has attended school one-hundred-nine days. How many more days has Henry attended than John?	2	18	25	20	35	23	24	12	3	3	...	...	39	51	75	165
27. A man uses 124 envelopes a month. How many will he use in 6 months?	2	15	23	15	24	15	13	6	2	2	...	...	26	41	50	117
28. A man receives 664 dollars for 8 months' work; he receives the same number of dollars for each month. How many dollars did he receive each month?	2	18	29	27	42	28	29	12	4	2	...	...	46	65	82	193

STAFFORD — PART VI

VI. Geography, History, and Civil Government. (Districts)	4	6	7	9	10	11	12	14	16	17	1	1	5	5	5	13	13	2	2	2	2	2	2	Total
Pupils studying Fifth Reader	1	0	0	4	1	3	0	0	4	0	15	(2)	(1)	(3)	(2)	(1)	6	0	30	0	0	0	0	70
Fourth	5	5	3	3	2	5	3	2	2	2	10	6	9	0	0	15	0	0	42	16	0	0	0	130
Third	3	3	1	2	2	12	1	3	2	0	0	6	7	17	0	3	7	0	0	15	25	0	0	109
Total	9	9	4	9	5	20	4	5	8	2	25	12	22	17	0	21	7	30	42	31	25	0	0	300
Pupils studying Geography	8	11	4	7	5	15	3	3	8	5	24	11	22	17	4	24	0	30	42	31	40	0	0	314
History	1	1	0	0	2	2	3	0	0	2	4	0	2	17	0	10	0	30	42	0	0	0	0	119
Civil Government	0	0	...	...	0	0	0	0	0	0	0	0	0	0	0	0	0	30	42	0	0	0	0	72

NOTES: *Do all study these subjects who should?* If we assume that all who use the three higher readers are able to study geography, and that at least all who can use the two highest readers are able to study history, we shall have laid some basis upon which to found conclusions.

More by five study geography than use the three highest readers. The fact that 57 of these study the subject orally does not change our conviction that the study is neglected by few. The question, therefore, must be not, *How many?* but *How well?*

How many teachers prepare geography lessons? In Class First, five teachers are recorded as answering "No"; one, "No, sir, not much of any"; one always looks lessons over; one sometimes looks it over, but not every day, he frequently does; one finds it desirable to look over lesson; and one is not recorded as having been asked the question. In Class Second, two teachers do not teach the subject; one looks over the lesson; one thinks what questions he will ask which are not in book; one gives some little talks on the subject; one, "Not very much"; one answered "Yes," but the examiner could not find any traces of intelligent preparation. In Class Third, four teachers teach geography; preparation, more or less complete, is made by each.

If we carefully count those answers which seem to indicate adequate preparation, we shall find them to be very few. Indeed, we must conclude that, with the exception of one class, there is nothing of the kind. Probably there is not enough of preparation in the class excepted. The difficulty is that teachers do not realize the rich field for investigation (resulting, as was remarked by one teacher of Class Third, in useful information to the teacher oftentimes as much as to pupils), and parents and committees do not realize the worth of this investigation and instruction; otherwise they would provide the necessary books and apparatus.

A teacher who thoroughly prepares his lessons will surely develop some plan of his own which will make the text tributary; how many teachers had some other plan than merely to follow the text? In Class First, six answer "No"; one has no plan except to explain the text; one answers "No, except on Fridays"; two were not asked the question. In Class Second, two teachers teach no geography; three answer "No"; one says "Yes," and still another answers "Yes," while the examiner saw no trace of any such plan. In Class Third the examiner himself dictated the reply of "Yes."

Two hundred pupils use the two highest readers; 116 study history. A careful study of the table with pencil and paper will reveal in which of the three classes of schools the neglect is most practiced. Would more study the subject if the text-book were free?

The best way in which to teach civil government below the high school is the oral way. Seventy-two pupils of Class Third are so taught. One teacher of Class Second might sometimes talk about elections; one other might on occasions allude to our representatives. One conscientious teacher of Class First tries to teach good citizenship; perhaps he also teaches something of the structure of our government; another was thinking of teaching something concerning the election which was coming next week; every teacher, doubtless, taught all that is said in the geography.

How many districts have books wherewith to supplement the instruction in geography and history? In Class First there are none, though two teachers had brought in a few books; in Class Second there is one book in a collection of nine in one school, which one book might be so used; in Class Third there is a good selection from a total of 1,350 volumes.

Finally, in Stafford extremes have met. It would be difficult to find better work anywhere than in some schools; on the other hand, it would be difficult to find worse.

STAFFORD—PART VII

[Figures in parenthesis following an answer indicate the number of teachers making that answer.]

VII. Summary. Class I, Ungraded Schools

<i>Teachers.</i>					
Educational Academy	.	.	.	.	3
High School	.	.	.	.	3
Private Instruction and Business College	.	.	.	.	1
Public School	.	.	.	.	3
Total	.	.	.	.	10
Training, Attended a Normal School	.	.	.	.	0
Graduated at a Normal School	.	.	.	.	0
Graduated at Connecticut State Normal School	.	.	.	.	0
Holding State Certificate	.	.	.	.	0
Experience, Years (months being tenths of years)	...	.8	3	4.2.3.	.29.25
In District	...	.8	.3	.2.2.3.	.27.5.3.
Preparation, Does teacher make any special preparation? No (4); Yes, has looked up some of the work in arithmetic especially—that is, he studies examples to be sure he can do them; He usually looks his lessons over; No, except that he has done examples the night before so as to know where mistakes would be likely to occur; Certainly, I would go over every lesson I taught, had I the time and opportunity; No, it is not necessary in this school.					
<i>Pupils.</i>					
Number of classes	.	.	.	.	24 16 17 31 16 23 13 19 19 14
Number of daily recitations	.	.	.	.	24 20 17 41 18 25 27 22 21 25

Order: How is order maintained? Rarely the rod; There are so few and they are children so well-mannered that the order will probably maintain itself; The number is so few that there is no need of harsh measures; Not by use of the rod, firmness, etc.; Seldom by rod, decision; Very little use of rod, children are too few and too wide-eyed to behave ill; The teacher is strict, uses stick a little; The children are so few that they get along pretty well, sometimes punishes by detention from recess; The children are so few and small that there is no difficulty in keeping order; Sometimes by rod, takes time to keep order; Kindness and firmness.

Parents: Are they interested? No (2); He cannot tell, but thinks so, believes they usually visit the school; Most, their interest is shown by visiting; Yes, by visiting; Yes, they try to send their children to school and provide books; Yes, but they don't visit the school very often; Yes, they visit; Yes, they are present to-day eleven in all, the final day, and they have procured a new stove by subscription.

Supervision: What kind? Board of School Visitors.

Has Board of School Visitors adopted any course of study? No.

Are teachers' meeting held? No.

Physiology: Is the subject taught as a branch of science? No (4); Has had experiments in animal and mineral matter, and has some alcohol which he is intending to burn; A few objects are brought in, as bones; Has given a few simple experiments.

What attention is given to narcotics and stimulants? Two or three times a week has a general talk with them on health and alcohol; Explains what the book says; Speaks about the subject as it is touched on in the book; None, except what is in book; Considerable; There is faithful teaching of the evils resulting from their use.

<i>Pupils.</i> Number of Classes	8	I3	I2	I3	I2	II
Number of daily Recitations	7	II	I2	I3	I2	II

Order. How is order maintained? Not by severe measures (2); By firmness, rod seldom; Chiefly detention after school; Not by rod; Not by rod, by "monitor," and putting in closet.

Parents. Are they interested? A little, they speak with interest of the children's work; A little, they speak in an interested way of our school and of the children; Not very much; Yes, a few, they visit; Yes, they visit; —.

Supervision. What kind? Board of School Visitors.

Has Board of School Visitors adopted any course of study? There is a course of study.

Are teachers's meetings held? No.

UNION—PART I

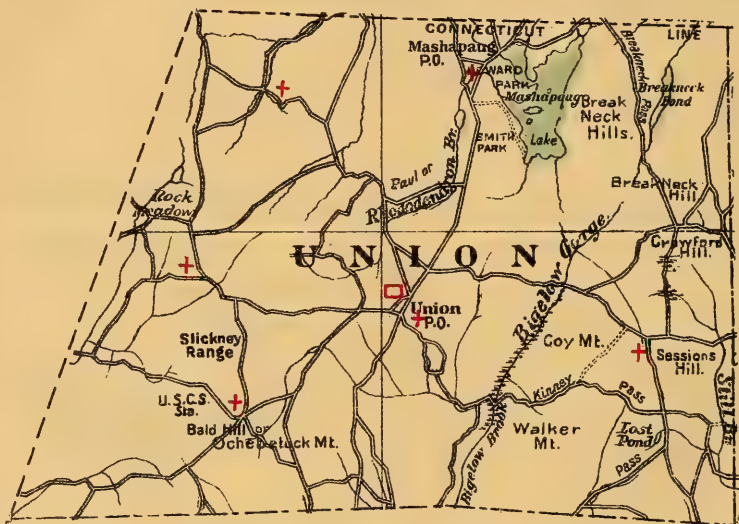
NAME OF TOWN	District	Enum- eration	Enroll- ment	Average attend- ance	Ex- penses	Cost per scholars on av. attend- ance	Cost per scholar per day
Union	No. 1	14	18	8.1	\$165.00	\$20.37	\$0.135
	" 2	16	23	15.6	165.00	10.57	0.070
	" 3	9	14	5.9	330.00	55.93	0.372
	" 4	10	15	5.9	161.50	27.37	0.182
	" 5	8	9	5.1	164.40	32.23	0.214
	" 6	9	11	7.6	160.15	21.07	0.140

I. General Statistical Statement— (Ages of pupils)				5	6	7	8	9	10	11	12	13	14	15	16	Total.
1. Present at Time of Visit																
District No. 1 Center				0	1	0	0	1	1	1	0	0	1	2	0	7
2 Bigelow				1	1	2	2	0	2	1	4	1	2	0	1	17
3 Red School House				1	1	0	0	1	0	0	1	0	1	0	0	5
4 Mashapaug				0	0	0	1	0	0	1	0	1	1	1	0	5
5 Rock Meadow				0	1	0	0	0	3	0	1	1	1	0	0	7
6 Northwest				0	0	1	2	0	1	1	2	0	0	0	0	7
Total				2	4	3	5	2	7	4	8	3	6	3	1	48
3. Degree of Advancement (Districts)										1	2	3	4	5	6	....
1 Nearly ready for Secondary Work										1	...	...	...	...	...	1
2 Have studied Interest										1	5	0	0	0	1	7
3 Using Fifth Reader										6	2	2	4	1	2	17
Fourth "										3	7	0	0	3	5	18
Third "										1	4	0	0	2	0	7
Second "										1	0	1	1	0	0	3
First "										1	1	3	2	1	0	8
Total number belonging										12	14	6	7	7	7	53

NOTES: This is popularly supposed to be the smallest town in the county and state; the town of Andover however, is in population less by thirty. The town of Andover moreover consists of a single school district, while Union has six. The number of children enumerated in the two towns is practically the same, Andover enumerating 67 and Union 66.

Union enjoys the distinction of having voted for a free public library. It is the home of several distinguished teachers; Rev. Mr. Hammond for many years principal of Monson Academy, and Mr. Corbin, beloved principal of the West Middle School of Hartford, were natives of this town.

Population 1890.	431
Enumeration 1894.	66
Registration 1894-5.	90
Average attendance 1894-5.	51
Number of districts.	6
Number of Schools.	6
Departments.	6
Graded schools.	0



- + Indicates Public School.
- High School.
- ⊕ Both in same building.
- Free Public Library.
- ⊠ Public Library, not free.

SCALE. $1\frac{1}{2}$ MILES TO AN INCH.

UNION — PART II

II. Subjects of Study	(Districts)	1	2	3	4	5	6	Total.	Average per class.
Reading	Classes	0	9	5	5	4	5	34	....
	Pupils	12	14	6	7	7	7	53	1½
Arithmetic	Classes	5	3	3	4	3	4	22	....
	Pupils	6	13	6	6	6	9	46	2+
Grammar	Classes	3	3	1	2	1	2	12	....
	Pupils	7	7	1	4	4	3	26	2+
Language	Classes	0	0	0	0	1	0	1	....
	Pupils	0	0	0	0	6	0	6	6
History	Classes	3	0	0	3	0	1	7	....
	Pupils	3	0	0	4	0	2	9	1+
Geography	Classes	6	4	3	3	3	5	24	....
	Pupils	8	11	4	4	6	7	40	12½
Spelling	Classes	3	3	2	1	3	3	15	....
	Pupils	10	13	4	3	6	9	45	3
Penmanship	Classes	1	1	1	1	1	1	6	....
	Pupils	14	18	4	7	7	9	59	10—
Physiology	Classes	1	1	0	1	1	0	4	....
	Pupils	1	18	0	7	7	0	33	8+
Elementary Science	Classes	0	0	0	0	0	0	0	....
	Pupils	0	0	0	0	0	0	0	....
Drawing	Classes	0	0	0	0	0	0	0	....
	Pupils	0	0	0	0	0	0	0	....
Singing	Classes	0	0	0	0	0	0	0	....
	Pupils	0	0	0	0	0	0	0	....
Physical Culture	Classes	0	0	0	0	0	0	0	....
	Pupils	0	0	0	0	0	0	0	....
Busy Work	Schools	0	0	0	0	0	0	0	....

NOTES: There are few pupils in each class. If only it were possible to consolidate and grade, the classes would be larger, class competition would be stronger, the time given each class would be longer.

Some subjects are not now taught at all. If consolidation and gradation could be had, time would be gained for some or all of these omitted subjects.

Some, or all of these omitted subjects might now be taught in the six schools as they are; but in the necessarily low wage now paid, in the frequent change of teachers, and in the fragmentary oversight now given by the supervisor, it is not likely that these omitted subjects will be taken up and successfully pursued.

Nor is it said that fewer classes and consequently more pupils to each class might not now be had in the schools as they are; the large number of classes is caused in some cases by the lack of suitable books. If only some way were found to provide all the children with books of the same kind and edition much better work might be done in the schools as at present constituted.

UNION — PART III

III. Reading	(Ages)	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Unable to read	..	2	4	2	1	2	1	1	0	0	0	0	0	13
Able to read	..	0	0	1	4	0	6	3	8	3	6	3	1	35
Total	..	2	4	3	5	2	7	4	8	3	6	3	1	48
1. Those learning to Read (Districts)	1	2	3	4	5	6	Total. Av.
From First Reader	1	1	3	2	1	0	8
Second "	1	0	1	1	0	0	3
Third "	1	4	0	0	2	0	7
Total	3	5	4	3	3	0	18
Times per day of Recitation
First Reader	2	2	6	2	2	0	14
Second "	2	0	2	2	0	0	6
Third "	2	2	0	0	2	0	6
2. Those using Advanced Books
Fourth Reader	3	7	0	0	3	5	18
Fifth "	6	2	2	4	1	2	17
Total	9	9	2	4	4	7	35
Times per day of Recitation
Fourth Reader	2	1	0	1	1½	2	7½
Fifth "	2	1	1	2	1	2	9
Books read
Number of pupils asked to write	4	12	2	4	6	7	35
Number of blank papers	0	1	0	0	2	6	9
Number of titles written	35	50	7	27	8	1	128
Number of books in school library	0	28	0	3	0	0	88

NOTES: The subject of reading is reported under two aspects; 1, What is doing to teach the little children to read, and 2, What is doing to guide the reading of those who are able to read. To the first class belong 13 pupils, to the second belong 35 pupils.

1. *Those who are learning to read.* These 13 pupils are doubtless found among the 18 who use the first three readers. The table shows how often the pupils using these books are called to recite. The oftener they are taught the faster they learn, from four to eight times daily is none too often. When we consider how small each of these six schools is, does it not seem that the times of recitation are inexcusably few?

How are beginners taught? Three use the alphabet method, one other uses what is practically the alphabet method, teaching words first and then the alphabet; one uses the word-and-sentence method; one "learns" them script words from the blackboard. None teaches phonics. But one has sight reading and then but about twice weekly. If this seem somewhat behind the times, it must be remembered that the pay of the teachers is meagre, that none has been trained, that most are beginners, and that each is doing the best she can and is eager to do better.

2. *Those who are able to read.* Each teacher was asked what she was doing to guide the children in their reading. Four answered that they were doing nothing; one says "a little;" one says she talks to them about reading novels. To read a novel of the right kind at the right time may be a character-forming and morally uplifting act: what is wanted is the sympathetic and wise guidance of the teacher in the choice of the book. It is to be hoped that under the direction of the Acting School Visitor the books of the juvenile department of the new library will find their way into all the schools.

The number of books read is suggestive. In one school, six papers out of seven were returned with no title written. The seventh bore a single name, Robinson Crusoe. In another district a girl returns a list of seventeen titles, being nearly half the titles written in that school. In still another district a girl of sixteen returns no list. Surely it is time for the new library to begin its work.

UNION — PART IV

IV. **Dictation and Spelling.** The following sentences and words were dictated in each school; words italicized are used as tests in spelling:

1. *What time is it? It is two o'clock.*
2. *You and I will go Wednesday.*
3. *What did you say?*
4. *I said "You and I will go Wednesday."*
5. *Whose knife is this? It is Mary's knife.*
6. Write *busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such.*

Age of pupils	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Number present	2	4	3	5	2	7	4	8	3	6	3	1	48
Unable to write at dictation	2	4	2	1	2	0	1	0	0	0	0	0	12
Writing this examination	0	0	1	4	0	7	3	8	3	6	3	1	36
Failure to —													
1. Begin each sentence with a capital				1	4	...	7	2	7	2	4	1	29
2. Begin proper nouns with capitals				1	3	...	6	2	4	2	5	0	23
3. Use capitals for pronoun I				1	2	...	6	1	1	1	0	0	13
4. Use the four periods				1	3	...	6	3	3	2	5	0	23
5. Use the three question marks				1	4	...	6	2	7	2	4	0	27
6. Use the apostrophe in "Mary's"				1	4	...	7	3	5	1	6	1	29
7. Use the apostrophe in "o'clock"				1	4	...	7	2	6	3	5	1	29
8. Begin quotation with capital				1	4	...	7	3	7	2	6	2	32
9. Use quotation marks				1	4	...	7	3	7	3	6	2	34
10. Write currently, neatly, legibly				0	1	...	2	1	2	1	1	0	8
Spelling —													
1. Sentences, words misspelled				4	13	...	22	12	15	4	11	2	83
2. Ten dictated words, No. misspelled				3	20	...	33	15	21	11	13	3	120
3. Pupils misspelling "Wednesday"				1	2	...	3	2	2	2	2	0	14

NOTES: The column of totals shows that four pupils began the quotation with a capital and that two used the quotation marks. A study of the age column shows us that the four former were aged 16, 15, 13, and 12 years, and that the latter were aged 15 and 12. The papers show that these six successes were made by four pupils, two of whom were successful on both points. These two were a girl of fifteen in District No. 1, and a boy of twelve in District No. 4. Unfortunately for the credit of the Union schools, both pupils have been at school elsewhere; the girl had an excellent teacher in Illinois, and the boy had lived in town but a short time. The young lady wrote a perfect paper; the boy failed only in the omission of a hyphen in "to-day."

The subject of language has not received much attention in the six schools of Union.

UNION—PART V

V	Arithmetic (Ages of pupils)	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Advanced Examination—No writing														
	Mental: Failures to 1. $\frac{3}{4} + \frac{1}{4}$						1	0	3	0	1	1	1	7
	2. $\frac{3}{4} - \frac{1}{4}$						1	3	3	1	0	1	1	6
	3. 3 is what per cent. of 12?						1	3	3	1	0	1	1	6
	4. 10 per cent. of 30?						1	3	3	1	1	1	1	7
	5. 6 is 25 per cent. of what number?						1	2	3	1	1	1	1	6
	Written: 6 Add 2367, 4001, 8,213, and 649. (Dictated),						1	3	3	1	0	1	1	6
7.	At the rate of $37\frac{1}{2}$ cents a peck, what will 1850 bushels of wheat cost?						1	1	1	0	0	1	1	3
8.	If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many pounds can be bought for 60 cents?						1	1	2	1	0	1	1	5
9.	What is the interest of \$300 from to-day to Jan. 1, 1896, at 5 per cent.?						1	3	3	1	1	1	1	7
10.	Counting 8 hours a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 a day?						1	2	2	1	0	1	1	5
11.	$(2489 \times 120 - 98) \div 39 = ?$						1	2	2	1	0	1	1	5
Primary Examination—Number writing														
	Mental: Failure to 1. $8 + 7$	0	0	1	4	5	4	5	3	5	2	0	20	
	2. $18 + 6$			0	1	1	0	0	0	0	1	0	2	
	3. $13 - 5$			0	2	1	1	1	1	1	0	1	7	
	4. $35 - 9$			1	2	1	1	0	1	2	0	1	8	
	5. 8×7			0	4	2	3	1	2	1	1	1	14	
	6. 6×9			0	2	1	1	1	1	1	0	1	7	
	7. $72 \div 8$			0	2	2	1	0	1	0	1	1	7	
	8. $17 \div 5$			1	4	2	3	2	2	2	0	1	16	
	9. $\frac{1}{2}$ of 12			1	2	1	3	3	2	3	1	1	16	
	10. 5 is what part of 20?			1	4	3	3	3	2	3	2	0	18	
	11. $\frac{1}{2} + \frac{1}{4}$			1	4	3	4	3	3	3	2	0	23	
	12. $\frac{3}{4} + \frac{1}{4}$			1	4	4	4	3	3	4	2	0	25	
13.	How many cups each holding a pint will be needed to hold $2\frac{1}{2}$ quarts of milk?			1	3	2	3	2	3	1	0	1	15	
14.	If a boy has 25 cents, and spends 10 for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges does he buy?			0	3	2	3	2	2	1	0	1	13	
15.	Alice has 12 apples; how many can she give away and keep four?			0	2	0	0	0	0	1	0	1	3	
16.	Draw a line an inch long.			0	2	3	3	2	3	3	2	1	18	
	Written: 17. Add 367, 20, 102, 217, 86, 8 (Dictated)			1	3	2	2	2	1	2	0	1	13	
	18. Take 26 from 103			0	2	2	3	2	2	1	2	0	13	
	19. Multiply 702 by 38			1	3	2	2	2	1	2	0	1	13	
	20. Divide 588 by 3			0	3	3	2	0	2	3	0	1	13	
21.	John's father is 30 years old. His mother is 5 years younger. How old is his mother?			1	3	1	2	0	1	1	0	1	9	
22.	A schoolroom is 6 yards and two feet long. How many feet long is it?			1	3	4	4	3	3	2	0	1	20	
23.	Henry had 40 cents. His sister had four-fifths as many. How many had his sister?			1	4	4	3	4	2	5	1	1	24	
24.	A wood-cutter cut down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in four years?			1	3	1	1	2	3	2	0	1	13	
25.	William put into his money box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money box?			1	1	2	2	1	1	2	0	1	10	
26.	Henry has attended school 450 days. John has attended school 100 days. How many more days has Henry attended than John?			1	4	3	3	3	1	3	2	1	20	
27.	A man uses 124 envelopes in a month. How many will he use in 6 months?			1	4	3	2	1	2	1	0	1	14	
28.	A man receives 664 dollars for 8 months' work; he receives the same number of dollars for each month. How many dollars did he receive each month?			1	4	4	3	4	2	3	0	1	21	

NOTES: In the advanced arithmetic one boy has a correct solution to a mistaken time in question ninth. He read the question "to June 1," instead of "to January 1."

Would not a course of study supplemented by occasional written examinations tend to more thorough work in all the schools?

UNION — PART VI

VI. Geography, History, and Civil Government

	(Districts)	1	2	3	4	5	6	Total
Pupils studying Fifth Reader		6	2	2	4	1	2	17
Fourth " "		3	7	0	0	3	5	18
Third " "		1	4	0	0	2	0	7
Total		10	13	2	4	6	7	42
Pupils studying Geography		8	11	4	4	6	7	40
History		3	0	0	4	0	2	9
Civil Government		0	0	0	0	0	0	0

NOTES: *Do all study these subjects who should?* Forty-two pupils use the three highest readers. It would seem that all who are able to read from these readers are able to study geography. Forty study that subject and there is not any widespread disposition to decline this study. Oral geography can be taught to children using the Second, and even the First reader. Especially where the schools are small, even though ungraded, may it be taught. There is, then, neglect. How many teachers taught geography orally? One teacher to one child.

Is history neglected? All who can use the Fourth and Fifth Readers can study history. Thirty-five pupils use those readers and nine study history. Referring to part II, these nine pupils are found in three schools.

How is geography taught? The book is followed. No teacher makes preparation to teach the subject. No teacher has any other plan than "to take it as it comes" in the book. Three teachers have no map drawing; one has "a little," and two answer "Yes." There is no moulding-board; no collection of objects or pictures to be used in illustration; no apparatus but globe (four schools), and outline maps (three schools). There is one ray of hope. It is that the books to be purchased for the new library may be such books as will supplement the terseness of the geography and the poverty of the instruction and so enlarge the vision of the child.

UNION — PART VII

(Figures in parenthesis following an answer indicate the number of teachers giving that answer.)

VII. Summary Teachers

Education, Academy		1							
High School		3							
Public School		2							
Total									6
Training, Attended a Normal School									0
Graduated at a Normal School									0
Graduated at Connecticut State Normal School									0
Holding State Certificate,									0
Experience, Years (months being tenths of years),			.5	6.2	.1	.2	10.1	.7	
In District			.2	2.2	.1	.2	2.2	.2	
Preparation, Does teacher specially prepare lessons? If it happens that the lesson is hard, I most always look it over; Only looks over lessons in school-time before children recite; Yes, getting examples in arithmetic and sentences for language; No (3).									
Pupils, Number of Classes			28	24	15	20	17	21	
Number of daily recitations			35	21	20	23	18	23	

Order. How is order maintained? Teacher cannot answer, does not use rod; Sometimes rod, moral suasion; Has not punished yet; They respect themselves and the teacher enough to behave; Keeps them busy; By pleasant words.

Parents. Are they interested? No. (3); Yes, a few, the children are punctual and a few visit; Yes, they all tell me that they want the children to behave and to study; No, or very little, they like to have the children attend regularly.

Supervision. What kind? Board of School Visitors.

Has the Board of School Visitors adopted any course of study? No.

Are teachers meetings held? No.

Reading. What method is used with beginners? Alphabet (4), one of whom says he learns them from the blackboard script words, learns them to read the words and afterwards to spell them; Words first, and soon after, the alphabet; Word-and-sentence.

Are supplementary readers used? No. (6).

Do the children like to read? Yes (2); Some like to, —; The teacher hesitates in his opinion; Yes, the school exercise is liked but they do not like to read silently.

Are any means used to direct the reading of children? No (4); A little; No, he says he talks to them about reading novels.

Writing. Are lessons given from board? No (3); Yes; Yes, to the youngest; No, the board is too poor to be of much service.

When do children begin to learn to write? At first (5); A little writing is done on the slate at first.

What use is made of copy-books? Entire (4); All have them; Entire, with a little use of paper.

Arithmetic. Is number taught? No (2); Yes; No, counting is taught; No, but he thinks he will try it; Objects are used but number is not scientifically taught.

Is mental arithmetic taught? No (2); Yes; Yes, in connection with written (2); A little oral work every day.

What attention is given to definitions and rules? Learned from book (5); Sometimes has pupil make his own rules, but generally gives the rule, the child does not make his own definition.

What subjects are omitted? None (6).

Spelling. Written? In what classes? No (4); Half, and half oral, in two classes; Half, and half oral, in all classes.

Phonics? —; No (5).

Grammar. Are there copying and dictation exercises? Yes (3); Yes, if he has plenty of time, the sentences are taken from grammar; Yes, about once a week; Copying.

Are there other language exercises? No (4); A little; Letters and composition.

How much language work before text-book is taken up? None (4); All; Only two pupils have books, almost all the work that is done is therefore oral, but the work that is done is very little.

How is grammar taught? The book is followed (3); The teacher tries to make it language work; Oral language is taught; Almost all the work that is done is oral.

Physiology. Is instruction given to all grades? Yes (3); Not taught as yet; To one class.

Are the laws of health and thrift taught in a useful way? Talks (2); He teaches only what comes in the physiology; The teacher reads to them.

Is the subject taught as a branch of science? The book is followed; No (3).

What attention is given to narcotics and stimulants? He has given to his pupils to learn some questions and answers that another teacher has "gave" him, orally he has explained the effect of alcohol on the body; The book is emphasized; Explains text; Talks.

VERNON—PART I

NAME OF TOWN.	District.	Enumera- tion.	Enroll- ment.	Average Attend- ance.	Expenses.	Cost per scholar on av. attendance.	Cost per scholar per day.
Vernon,	East,	973	630	485.0	\$8,345.90	\$17.20	\$0.095
"	West,	632	453	345.6	5,066.79	14.66	0.081
"	Northeast,	90	66	45.3	751.45	16.58	0.092
"	Southeast,	22	27	16.3	300.00	18.40	0.102
"	Center,	60	78	58.0	1,452.41	25.04	0.139
"	South,	58	49	36.6	358.55	9.79	0.054
"	Southwest,	44	32	23.3	407.53	17.49	0.097
"	Talcottville,	40	39	27.3	560.00	20.51	0.112
"	Northwest,	10	10	9.0	204.00	22.66	0.174

I. General Statement. (Ages),		5	6	7	8	9	10	11	12	13	14	15	16	Total.
Present at Time of Visit.														
Group I. District														
	Southeast,	0	1	1	2	3	3	2	1	3	1	2	0	19
	Northwest,	2	0	1	1	2	0	0	0	0	1	0	0	7
	South (Depot),	1	4	4	5	4	3	3	1	3	0	0	1	29
	Southwest,	0	1	2	3	2	2	1	5	5	0	0	0	21
	Talcottville,	0	4	2	2	3	2	3	4	3	1	0	0	24
	Total,	3	10	10	13	14	10	9	11	14	3	2	1	100
Group II.														
	Center,	2,	0	0	0	2	5	5	1	5	5	2	0	27
	1,	1,	0	2	6	2	5	1	2	1	0	1	0	20
	Northeast,	2,	0	0	0	3	2	4	2	3	5	3	0	22
	1,	3	6	6	3	7	2	0	0	0	0	0	0	27
	Total,	3	8	12	10	19	12	5	9	10	6	0	2	96
Group III.														
	West,	0,	0	0	0	0	0	0	1	11	12	4	3	31
	19,	0	0	0	0	0	0	3	8	12	5	0	0	28
	8,	0	0	0	0	0	3	4	16	7	3	1	0	34
	7,	0	0	0	0	1	9	19	7	3	0	0	0	39
	6,	0	0	0	0	9	17	7	1	0	0	0	0	34
	5,	0	0	0	8	12	5	3	1	0	0	0	0	29
	4,	0	0	13	14	10	0	0	0	0	0	0	0	37
	3,	2	11	17	1	0	0	0	0	0	0	0	0	31
	2,	2	20	9	1	0	0	0	0	0	0	0	0	32
	1,	33	10	1	0	0	0	0	0	0	0	0	0	44
Group IV.														
	Total,	37	54	49	34	34	36	34	33	20	5	3	0	339
	East,	13,	0	0	0	0	0	0	3	18	14	13	6	54
	12,	0	0	0	0	0	0	3	7	10	4	1	0	25
	11,	0	0	0	0	0	1	0	14	11	5	1	0	32
	10,	0	0	0	0	0	4	8	15	8	1	0	0	36
	9,	0	0	0	0	2	7	7	6	4	0	0	0	28
	8,	0	0	0	1	5	10	9	5	2	2	0	0	34
	7,	0	0	0	1	5	9	9	3	1	0	0	0	28
	6,	0	0	0	7	10	5	4	0	0	1	0	0	27
	5,	0	0	3	4	14	6	1	1	0	0	0	0	29
	4,	0	2	17	6	10	0	1	0	0	0	0	0	36
	3,	0	3	14	9	0	1	0	0	0	0	0	0	27
	2,	2	20	20	3	0	0	0	0	0	0	0	0	45
	1,	15	10	6	0	0	0	0	0	0	0	0	0	31
	Ungraded,	1	5	2	6	3	2	1	2	1	0	0	0	23
	Total,	18	40	62	39	50	44	57	53	49	23	14	6	455
	Grand Total,	61	112	133	96	117	102	105	106	93	37	19	9	990

NOTES: For convenience of study the schools are reported in four groups; I. Ungraded; II. Smaller Graded; III. West District; IV. East District.

Two boys over sixteen years of age were met; these are included in the sixteen column.

Population 1890. 8,808
 Enumeration 1894. 1,929
 Registration 1894-5. 1,501
 Average attendance 1894-5. 1,167
 Number of districts. 9
 Number of Schools. 10
 Departments. 38
 Graded schools. 5



- + Indicates Public School.
- High School.
- ⊕ Both in same building.
- Free Public Library.
- ▣ Public Library, not free.

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VERNON — PART I (*Continued*)

2. Degree of Advancement. (Ages),	12	13	14	15	16	17	18	19	20	From East District.	From other Districts of Vernon.	Non-residents of Vernon.	Total.	
Attending High School, Boys, . .	1	1	10	16	12	6	6	1	...	25	11	17	53	
Girls,	4	10	13	15	12	5	4	1	29	18	17	64	
Total,	1	5	20	29	27	18	11	5	1	54	29	34	117	
Attending Lower Schools (Groups),	I.	II.	III.	IV.	Total
Doing some High School work,	0	0	0	0	0.
Nearly ready for High School work,	7	6	7	26	46
Using Fifth Reader,	19	21	9	86	135
Fourth "	24	5	76	106	211
Third "	28	29	60	114	231
Second "	28	8	86	75	197
First "	25	45	141	148	359
Total (belonging),	124	108	372	529	1,133

NOTES: The High School statistics are for the year just closed, and are kindly furnished by the Principal. No attempt was made to test pupils in this school. Beyond listening to one or two recitations, and inspecting and admiring the building and its equipment, no examination was made.

One result of the existence of a good high school is seen in the table. None in the lower schools is doing high school work; none, for instance, is studying algebra. A reference to the report of other towns will show that teachers of lower schools are sometimes found teaching algebra. In Vernon the event would be impossible. If, now, a high-school district could be made which should include not only Vernon, but the towns conveniently near, the influence of the excellent Vernon High School would be territorially enlarged.

The subject of history is necessary for admission to any good high school. While questioning the teachers as to their manner of teaching that subject, this question was asked. How many will within the year finish the subject of history (and presumably be ready for secondary work)? The answers of the teachers when aggregated reach 46. Thus it will be seen that the number results from no test given by the examiner; it is the opinion of the teachers merely.

II. Studies and Classes.

[illegible]

NOTES: In this table is given a summary of the work; no attempt is here made to show how well it is done. Each schoolroom is presented; single lines separate schoolrooms; double lines separate groups of schools.

The apparent neglect of spelling in Group III is apparent only; the subject is fully taught in connection with reading; the ciphers simply indicate that no separate classes in that study are formed. If there be omission in grammar it is made up in language. The omission of writing in the rooms of Group III is not due to any neglect of the teachers. These subjects have their full share of attention from the teachers. The question cannot be, therefore, whether enough time be given to these studies, but whether it be wisely given. If anything be wanting it is some wise central authority which shall unify the effort of the teachers. When a workman sees clearly what he is trying to do, the work is half done.

A simple incident may help to show the need of some crystallization of authority. A child's home was removed from one large group to the other. His new teacher found much trouble with that child's reading. He would persist in reading a whole sentence to himself before he would read it aloud. It was a long time before the new teacher could break the boy of that bad habit. Now this teacher is earnest and painstaking. She simply did not know that our best teachers labor to get the child to do precisely the thing she was seeking to prevent him from doing. A superintendent with a course of study and with frequent teachers' meetings to make it plain, would have probably prevented this mistake of the teacher and this harm to the child. It seems a pity that where two districts make up a single city, and a single community, that there should not be uniformity in all school effort.

Of the remaining subjects of study it will be observed that one is not at all touched in any school. By elementary science is meant the experimental explanation of the physical facts by which the child is surrounded,—as, for example, the physical and chemical properties of the air he breathes. Surely the child is entitled to know as much about air as about Madagascar.

It should be recorded to the credit of many teachers of Group IV that they have taught simple natural science. Group IV has recently adopted a new course of study. This was prepared by the Principal of the High School, under the direction of the Acting School Visitor. If that course of study could be extended to every school in town, and a superintendent employed to explain and enforce it, the situation would be most hopeful. Every teacher who has physical exercise, and who so reports, has been so credited. Such exercises, however, should be carefully distinguished from those of the four higher rooms of Group III where a special teacher gives vigorous instruction to the four higher rooms. It is to be regretted that such instruction cannot be carried in degree to every room in the group. Oral reviews in physiology are given in the highest room of this group and all the classes; special book instruction to the highest class.

VERNON — PART III

III. Reading. (Schoolrooms),	S. E.	N. W.	S. S. W.	T.	2	1	2	1	10	9	8	7	6	5	4	3	2	1	13	12	11	10	9	8	7	6	5	4	3	2	1	Ung.	
I. Learning to Read :																																	
Pupils using First Reader,	1	3	12	3	6	0	31	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Second "	6	4	5	6	7	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Third "	4	1	6	14	10	17	0	7	5	0	0	17	43	0	0	0	0	0	0	0	0	0	0	38	31	32	0	0	0	0	0	0	0
Times per day of recitation of																																	
First Reader, .	2	3½	2	2	1	0	2½	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Second "	2	1½	2	2	1	0	...	0	2	0	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Third "	1	½	1	1½	1½	2	0	1	2	0	0	1½	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0	
2. Advanced Reading :																																	
Using Fourth Reader, .	3	1	10	6	4	0	0	5	0	26	28	22	0	0	0	0	0	0	0	0	0	34	38	34	0	0	0	0	0	0	0	0	0
" " Fifth	8	0	11	0	0	10	0	11	0	9	0	0	0	0	0	0	0	0	0	0	34	28	0	0	0	0	0	0	0	0	0	0	0
Times per day of recitation of																																	
Fourth Reader, .	1	4½	1	1	1½	0	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	1	½	1	0	0	0	0	0	0	0	0	0
" " Fifth	1	0	1	0	0	1	0	1	5	1½	0	0	0	0	0	0	0	0	0	0	4½	0	0	0	0	0	0	0	0	0	0	0	0

NOTES: The Reading is presented under two heads: 1. Learning to Read. 2. Advanced Reading. The inquiry sought to be aroused on the part of the student of these tables is double. 1. What is doing to teach the little child to read? 2. What is doing to guide into good reading those who can read? The first class of pupils will mostly be found among those using the three lowest readers; the second class among those using the two highest.

The fraction one-half means every other day; the fraction one-fifth or four-fifths means one or four times weekly; the fraction $\frac{1}{2}$ signifies that there are two classes, one of which recites once, the other twice, daily. Where there are two classes, one reciting twice, the other thrice, daily, the fraction two and one-half is used. Some pupils credited as first-reader pupils read from the blackboard.

Is there neglect of young children? Except in two schools of Group IV, and one each in Groups I and II, no child in the first reader is called to recite more than twice daily: that is not enough. The table shows how many times pupils studying the second and third readers are called to recite.

Observe the number of children in some of the lower schoolrooms: can a single teacher do justice to 55, 54, 44, or 40 pupils? There is little use made of phonics in teaching the child to read. Special instruction in drawing, singing, penmanship, and physical culture does not extend to the young children; some, not all, of the primary work is done in rooms least lighted, least ventilated. It is the custom to place over pupils least skilled to learn teachers least skilled to teach; there is no purpose to establish a kindergarten. The young children are not getting their rights.

Is there neglect of older pupils? Pupils using the two higher readers recite once daily. That is certainly enough. The question of neglect depends wholly upon the quality of the instruction and the access to books. See next page.

VERNON — PART III

III. Reading. (Ages).

I. Ability to Read:

- I. Number present,
Unable to read,
II. Number present,
Unable to read,
III. Number present,
Unable to read,
IV. Number present,
Unable to read,

10 11 12 13 14 15 16 Total.

	Center N. E.					West.										East.																			
	S. E.	N. W.	S. S. W.	T.		1	2	1	2	1	10	9	8	7	6	5	4	3	2	1	13	12	11	10	9	8	7	6	5	4	3	2	1	Ung.	
Books Read. (Schoolrooms),																																			
Number asked to write,	12	0	5	11	14	27	0	22	0	34	28	33	34	0	0	0	0	0	0	0	55	26	32	36	31	34	26	28	0	0	0	0	0	0	
Return'd blank papers,	2	..	3	1	0	1	..	1	..	0	0	0	3	0	0	0	0	0	0	0	681	340	206	183	170	206	73	178	0	0	0	0	0	0	
Titles written,	44	..	13	79	135	225	143	137	371	288	181	137	137	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Books in School Libr'y,	10	0	9	0	0	0	0	197	25	34	36	0	0	0	0	0	0	0	143	31
Taking books from a,																																			
S. S. Library,	6	3	7	7	8	16	..	6	5	13	16	18	14	12	20	7	13	0	5	24	17	19	10	22	24	15	16	12	..	..	..	..	..	8
Accustomed to visit																																			
Boy's Club,	3	7	10	12	9	3	2	3	0	1	8	6	4	4	4	4	6
Accustomed to visit																																			
Reading-room,	..	..	..	..	..	..	..	..	5	14	14	13	13	11	12	7	10	..	..	5	16	24	6	10	7	5	15	12	..	..	..	..	..	8
Using Talcottville Free																																			
Library,	..	..	3	7	8	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..

NOTES: *Ability to Read.* In Group IV, two pupils of fourteen and two of thirteen are unable to read. These failures are not to be charged to the teachers. Concerning one of these boys, the teacher makes this statement: "Entered this school about five weeks ago from the _____ school, and was allowed to stay because he was so deficient that if placed where he belonged he would have left school. This was only on condition that no extra time was to be spent with him during school hours." Concerning another, the examiner notes, "Pains have been taken with him by this teacher and other teachers. He is probably about to leave school. He stumbles along (in his reading) and does not easily, if at all, get the meaning." Cases like this are possible in the best of schools.

Books Read. In Group I the third school had but a few older pupils present on day of visit; lists of books prepared by pupils and given to examiner subsequently, were much longer than those made on day of visit. The pupils of this group are dependent for their reading matter in some degree upon the Talcottville Free Library. If that excellent institution could be brought a little nearer the schoolrooms of this group of schools the ungraded schools of Vernon would be well provided for. Is it not possible to send from this library in rotation books selected by concurrence of teachers from school to school?

In Group II the creditable number of 225 titles is due in a large part to the nearness of a good Sunday-school library. In Group III the principal teacher has gathered a valuable school library. The teachers of some of the lower rooms have books also. In Group IV the libraries are small and need sifting and enlarging. No reference books are included in the count. There is no free public library.

There are several large Sunday-school libraries, catalogues of most of which were collected. One of these catalogues is worthy to be bound in gold. It not only names, but describes the books: "Afterwards" (Good temperance story); "Against the Stream" (English life one hundred years ago); "Almost a Woman" (An interesting story for girls); "Birchwood" (A story for the 4,000,000 boys in the United States, showing them how they may cultivate independence, intelligence, and useful work).

The astonishing number of children who report themselves as visiting the free reading-room will not escape attention. When pressed in one schoolroom to tell why they went thither, they gave answers which remind one of Wordsworth's; "At Kilve there was no weather-cock and that's the reason why." It was to find out about the ball games, it was to get news of the Chinese war, it was to see the pictures and read about them. All but eleven of the children of this room were of foreign parentage. May not the quiet, the beauty, the elegance of the place so unusual in their homes have appealed to them as they appeal, with gratitude to one large-hearted man, to children of a larger growth?

Do teachers guide children in their reading? To this question three teachers answer "No"; fifteen read to pupils and teach them poems; six speak of good books; five bring books to loan to children; one is recorded as answering "Yes" without comment; one directs them to books in Sunday-school library; one was not asked. On the whole, teachers recognize their duty to do something, and are conscientiously trying in different degrees to fulfil their duty.

VERNON — PART IV

IV. Dictation and Spelling. The following words and sentences were dictated in every school; words italicized were used as tests in spelling:

1. *What time is it? It is two o'clock.*
2. *You and I will go Wednesday.*
3. *What did you say?*
4. *I said, "You and I will go Wednesday."*
5. *Whose knife is this? It is Mary's knife.*
6. *Write busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such.*

1. Ungraded Schools. (Age of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Number present,	3	10	10	13	14	10	9	11	14	11	2	1	100
Unable to write at dictation,	3	8	2	2	1	0	0	0	0	0	0	0	16
Writing this examination,	0	2	8	11	13	10	9	11	14	3	2	1	84
Failures to:													
1. Begin each sentence with a capital,	...	2	7	11	11	6	6	3	4	0	0	1	51
2. Begin proper names with capitals,	...	2	7	8	5	6	3	3	2	0	0	0	36
3. Use capital form of letter for pronoun I,	...	1	3	4	2	1	1	0	0	0	0	0	12
4. Use four periods correctly,	...	2	7	10	10	7	2	3	3	1	0	0	45
5. Use three interrogation points correctly,	...	2	8	11	13	9	7	5	4	1	1	0	61
6. Use the possessive apostrophe,	...	2	8	10	12	8	7	6	6	0	0	0	59
7. Use apostrophe in "o'clock,"	...	2	8	10	12	9	8	9	8	1	0	1	68
8. Use capital to introduce quotation,	...	2	8	11	12	10	8	10	14	3	1	1	80
9. Use quotation marks correctly,	...	2	8	11	13	10	8	11	13	3	1	1	81
10. Write currently, neatly, legibly,	...	2	8	8	10	2	5	3	4	2	0	0	44
Spelling: 1. Words misspelled in sentences,	...	15	49	60	54	29	29	26	16	0	2	1	281
2. Words misspelled in ten dictated words,	...	18	49	74	55	28	28	37	18	5	0	1	313
3. Pupils misspelling "Wednesday,"	...	2	8	11	11	5	4	7	3	0	0	0	51

NOTES: The column of totals shows that three pupils only correctly used quotation marks, and that but four used the capital in introducing the quotation. The age column shows that the three who successfully used quotation marks were fifteen, thirteen, and eleven years of age, and that those who used the initial capital in the quotation were fifteen, twelve, eleven, and nine years of age. The papers show that the two successes of fifteen and eleven were made by the same writers. These two writers are sisters and were met in the Southeast District. The younger of the two would have been twelve on the following day. The only error made by the elder was in writing "Whose"; the only errors made by the younger were in the non-use of the possessive apostrophe and in the misspelling of "whose" and "Mary's." Both have been at school in South Manchester.

The other three writers were all from Talcottville. Here a girl of thirteen failed only in neglecting to begin the quotation with a capital, and a girl of twelve only in neglecting to use quotation marks.

VERNON — PART IV

IV. Dictation and Spelling. (Age of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
2. Graded Outlying Schools.													
Present at time of visit,	3	8	12	10	19	12	5	9	10	6	0	2	96
Unable to write at dictation,	2	4	1	0	0	0	0	0	0	0	0	0	7
Writing this examination,	1	4	11	10	19	12	5	9	10	6	0	2	50
Failures to:													
1. Begin sentences with capitals,	1	2	11	6	15	7	3	2	4	2	...	0	53
2. Use capital initials for proper nouns,	1	1	8	5	9	3	1	0	1	1	...	0	30
3. Use capital form of letter for pronoun I,	0	0	3	0	3	3	1	0	0	1	...	0	11
4. Use the four periods correctly,	1	4	10	6	14	4	2	4	3	2	...	0	50
5. Use the three interrogation points correctly,	1	2	11	9	15	8	4	4	4	2	...	0	60
6. Use apostrophe with possessive noun,	1	4	10	6	13	7	4	5	4	3	...	0	57
7. Use apostrophe in "o'clock,"	1	4	10	6	15	10	3	6	6	2	...	2	65
8. Begin quotation with capital,	1	4	11	9	18	12	5	7	8	5	...	2	82
9. Use quotation marks correctly,	1	4	11	9	18	11	4	7	7	5	...	2	79
10. Write neatly, currently, legibly,	1	3	10	6	9	7	2	3	3	2	...	0	46
Spelling: 1. Words misspelled in sentences,	6	18	59	22	67	33	17	7	15	10	...	1	255
2. Words misspelled in ten dictated words	4	28	71	32	64	33	23	12	14	11	...	2	294
3. Pupils misspelling "Wednesday,"	1	3	11	5	12	6	2	1	2	2	...	1	40

NOTES: Applying the same questions to the tabular statement as were made in the preceding group of schools, we find how many successfully handled the quotation, and what their ages were. The papers show that those seventeen successes were made by twelve different writers: in other words, five pupils successfully withstood both tests. These five papers also show that two were thirteen and make no errors except in spelling; two were twelve and present faultless papers; one was eight, and for her age presents a remarkably good paper.

The child of eight is from the Northeast school; the two of thirteen hail, one each, from the Northeast and the Center; the two of twelve, presenting faultless papers, a boy and a girl, were found at the Center. They are not from the County Home. The boy has attended school at South Norwalk; the girl, so far as known, has always attended school at the Center. She is now in the High School.

VERNON—PART IV

IV. Dictation and Spelling. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
3. West District. Present at time of visit,	37	54	52	34	34	36	34	33	20	5	3	0	342
Unable to write,	37	41	36	2	0	0	0	0	0	0	0	0	116
Number writing,	0	13	16	32	34	36	34	33	20	5	3	0	226
Failures to:													
1. Begin each sentence with capital,	...	9	6	20	29	29	23	16	6	2	3	...	143
2. Begin proper nouns with capital,	...	10	12	19	18	16	10	4	1	2	0	...	92
3. Use capital for pronoun I,	...	0	4	9	7	6	5	2	0	0	1	...	34
4. Use the four periods correctly,	...	7	9	24	27	28	15	9	5	0	2	...	126
5. Use three interrogation points,	...	9	14	30	32	30	22	16	8	2	2	...	165
6. Use apostrophe in "Mary's,"	...	8	16	28	30	29	20	15	3	2	2	...	153
7. Use apostrophe in "o'clock,"	...	10	15	32	30	31	24	21	12	2	2	...	179
8. Use capital to introduce quotation,	...	13	16	32	34	36	30	26	15	2	3	...	207
9. Use quotation marks correctly,	...	13	16	32	34	36	31	29	19	3	3	...	216
10. Write currently, neatly, and legibly,	...	13	16	32	24	17	15	12	5	2	0	...	136
Spelling: 1. Words misspelled in sentences,	...	42	55	130	114	115	64	47	20	3	5	...	595
2. Words misspelled in ten dictated words,	...	50	47	144	100	104	90	58	25	8	8	...	634
3. Pupils misspelling "Wednesday,"	...	5	10	23	23	24	18	16	6	1	2	...	128

NOTES: The column of totals shows that ten pupils successfully used quotation marks, and that nineteen used the initial letter in the quotation; a reference to the age columns reveals the ages of those who succeeded. The papers show that ten pupils successfully handled the quotation at both points. None of the ten papers is, however, quite faultless. One boy of twelve, in the highest room, would have been so but for a mistake which one wishes he might call an accident,—the writer puts the possessive apostrophe after the "s," and not before it. Two of fourteen only fail in omitting the hyphen in "to-day." These three are in the highest room.

VERNON—PART V

V. Arithmetic. (Age of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	I	II	III	IV	Total.
Advanced Examination. Number writing,																	
Mental: Failures to 1. $\frac{2}{3} + \frac{1}{4}$,						1	...	0	11	12	10	8	9	12	8	22	51
2. $\frac{2}{3} - \frac{1}{4}$,						1	...	2	4	2	3	0	4	4	3	1	12
3. $\frac{2}{3}$ is what per ct. of $\frac{1}{2}$?						1	...	1	2	1	1	1	1	4	0	2	7
4. What is 10 per cent. of 30?						1	...	6	10	8	7	5	9	9	7	12	37
5. 6 is 25 per cent. of what number?						1	...	2	8	5	7	2	7	6	2	10	25
Written: 6. Add 2,307, 4,001, 8, 213, and 649. (Dictated),						1	...	6	9	7	5	4	5	8	7	12	32
7. At the rate of $37\frac{1}{2}$ cents a peck, what will 1,850 bushels of wheat cost?						1	...	3	4	2	4	3	7	5	2	3	17
8. If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents?						1	...	2	0	3	0	1	0	5	0	2	7
9. What is the interest of \$300 from to-day to Jan. 1, 1895, at 5 per cent.?						1	...	8	7	7	6	1	7	8	6	9	30
10. Counting 8 hours as a day's work, how much will a man earn in 5 days and 6 hours at \$1.50 a day?						1	...	4	3	3	2	0	2	5	3	3	13
11. $(2,489 \times 120 - 98) \div 39 = ?$						1	...	6	4	7	4	2	6	5	5	8	24

NOTES: It will be observed that the fewest correct answers are given to the third, fifth, and ninth. For the general treatment of the question which arises from a study of these three failures see the main body of the report.

From the table it is easy to make a special study of successes both by age and by group. It is scarcely needful to say, that if a graded course of study had obtained that the little child of ten (found in Group II), though bright, would hardly have been advanced to the higher work.

V. Arithmetic. (Age of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	I	II	III	IV	Total.
Primary Examination. Number writing,	1	12	52	68	108	95	103	90	82	24	8	0	72	71	172	334	649
Mental: Failures to 1. $8 + 7$,	0	4	11	11	16	14	7	6	7	5	1	...	21	18	11	32	82
2. $18 + 6$,	0	5	16	19	18	14	5	7	10	4	2	...	25	21	23	31	100
3. $13 - 5$,	1	7	27	26	18	14	14	15	5	1	0	...	20	19	40	49	128
4. $35 - 9$,	1	12	40	47	58	34	19	16	17	3	4	...	40	46	62	103	251
5. 8×7 ,	1	12	50	37	43	21	17	7	3	2	0	...	23	32	38	100	193
6. 6×9 ,	1	10	43	33	44	26	11	8	3	1	0	...	28	27	24	101	180
7. $72 \div 8$,	1	12	48	42	50	27	16	6	2	1	0	...	33	30	48	94	205
8. $17 \div 5$,	1	11	46	49	65	5	30	20	14	2	3	...	45	37	98	111	291
9. $\frac{1}{2}$ of 12,	1	8	23	29	34	17	14	6	5	2	2	...	31	25	49	36	141
10. 5 is what part of 20?	1	12	45	56	78	6	40	29	24	5	2	...	54	49	101	153	357
11. $\frac{1}{2} + \frac{1}{4}$,	1	12	48	54	77	63	45	41	35	11	4	...	56	59	135	141	391
12. $\frac{3}{4} + \frac{1}{2}$,	1	12	52	62	99	79	66	52	37	11	6	...	65	65	151	196	477
13. How many cups, each holding a pint, will be needed to hold $2\frac{1}{2}$ quarts of milk,	1	12	38	40	63	44	37	29	22	7	4	...	34	44	81	138	297
14. If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges does he buy?	1	10	42	41	48	19	13	8	13	1	2	...	32	36	53	77	198
15. It is now ten minutes past ten; what time was it five minutes ago?	1	9	23	31	35	25	23	21	9	1	0	...	17	31	40	90	178
16. Draw a line one inch long,	1	10	45	52	72	5	58	55	41	15	4	...	52	54	78	219	403
Written: 17. Add 357, 20, 102, 217, 86, and 8. (Dictated),	1	12	50	59	75	4	34	33	19	6	3	...	56	44	82	150	332
18. Take 26 from 103,	1	12	51	56	80	53	38	23	11	4	0	...	50	48	89	142	329
19. Multiply 702 by 8,	1	12	52	60	90	43	39	32	17	8	2	...	50	48	89	169	356
20. Divide 588 by 3,	1	12	51	59	85	38	35	25	23	6	2	...	55	49	85	148	337
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?	0	12	43	41	44	26	9	6	7	2	2	...	27	30	52	77	186
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?	1	12	52	58	80	53	46	29	26	9	3	...	61	55	117	134	367
23. Henry had 40 cents. His sister had four-fifths as many. How many had his sister?	1	12	52	59	86	64	49	32	23	9	4	...	61	58	116	156	391
24. A wood-cutter cut down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in four years?	1	12	51	56	61	42	25	21	9	3	0	...	40	43	80	118	281
25. William put into his money-box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money-box?	1	11	46	43	42	31	18	9	8	4	2	...	33	33	55	94	215
26. Henry has attended school 450 days. John has attended school 100 days. How many more days has Henry attended than John?	1	12	49	6	85	55	47	39	20	4	3	...	55	52	106	162	375
27. A man uses 124 envelopes in a month. How many will he use in 6 months?	1	12	51	48	67	43	28	19	9	4	1	...	44	36	88	115	283
28. A man receives 664 dollars for 8 months work. He receives the same number of dollars for each month. How many dollars did he receive each month?	1	12	52	61	93	71	51	42	29	12	4	...	60	58	122	185	423

NOTE: Reference is made to the subject of arithmetic as treated in the main body of this report.

VERNON — PART VI

VI. Geography, History, Civil Government, (Districts).	C.										West.										East.															
	S. E.					N. E.					West.					East.																				
	S.	E.	N.	W.	S.	S.	W.	T.	2	1	2	1	10	9	8	7	6	5	4	3	2	1	13	12	11	10	9	8	7	6	5	4	3	2	1	Ung. Total.
Pupils using Fifth Reader,	8	0	11	6	4	0	10	0	10	0	11	0	9	0	0	0	0	0	0	0	0	0	58	28	0	34	34	0	0	0	0	0	0	0	0	135
Fourth "	3	1	10	6	4	0	0	5	0	5	0	26	28	22	0	0	0	0	0	0	0	0	0	34	34	0	0	0	0	0	0	0	0	0	211	
Third "	4	1	6	14	10	17	0	7	5	0	17	43	0	0	0	0	0	0	0	0	0	0	0	38	34	38	31	32	0	0	0	0	0	13	238	
Total,	15	2	27	20	14	27	0	23	5	35	28	39	43	0	0	0	0	0	0	0	0	0	58	28	34	38	34	38	31	32	0	0	0	0	15	554
Pupils studying Geography,	14	2	18	12	12	14	10	0	22	0	35	28	39	24	0	0	0	0	0	0	0	0	34	28	34	38	34	38	31	...	0	0	0	13	470	
History,	13	0	11	4	4	14	10	0	16	0	9	28	22	0	0	0	0	0	0	0	0	24	28	0	38	34	...	0	0	0	0	0	0	..	251	

Geography. Do all study this subject who should? All who use the three highest readers are able to study geography. The table, however, shows a deficit of 14. But the table does not include those who have finished the subject, nor those who are studying it orally; when these are counted we find the difference to have practically disappeared. We conclude, then, that all study geography who should, and that consequently the question is not "How many?" but "How well?"

Perhaps the best index of the good teaching of geography is the preparation to teach made by the teacher. The 10 teachers who teach geography were asked whether they make preparation of lesson? Four are recorded as answering definitely "No"; nine answer as definitely "Yes"; four return such answers as "I mean to," "Always look it over," "I try to read up a little," "Not but little, I do sometimes"; one plans to have his lessons as well prepared as the children; one looks it over to get the topics he wishes to teach and to refer pupils to supplementary reading matter.

Generally speaking, there is no apparatus except the conventional globe and outline maps. Two tellurians were found; one schoolroom has a workable collection of minerals, and one or two other rooms have smaller collections. Except at Talcottville and in the East District no moulding-board was found; how much it is used by teacher or pupils cannot be said. There were no photographs, no collection of other pictures to illustrate the scenery of a country. There was no collection of curiosities, of productions, or of other objects worth speaking of. There were no test-tubes, pneumatic-troughs, jars, or other apparatus wherewith to show the pressure, humidity, or composition of the atmosphere. Some of this apparatus may be found in the High School.

Whenever it was convenient a recitation in geography was witnessed. From notes taken the following summary is made: Three recitations by three different teachers are spoken of as good; one of the three exercises is called very good; one other teacher orally beginning at the subject of Drainage. Three teachers are spoken of as doing book-work; one teacher is mentioned as supplementing the text-book by the use of magazines.

There is no well-considered general plan for the teaching of geography; there are few, if any, experiments to make clear the working of natural law; generally speaking, geography is the learning of the lesson from the text-book, with some use of supplementary books, and some excellent teaching, and some interest of pupils.

Civil Government. How many pupils are taught anything about government and the rights and duties of citizenship? From the answers of teachers the conclusion is that there is no formal and stated teaching of the subject.

VERNON—PART VII

(Figures in parenthesis following an answer indicate the number of teachers making that answer.)

VII. Summary. Ungraded Schools.

Teachers, Education, High School,	I	.....	.....	.....	.....	.....	.....	.....	.....
High School and College of	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oratory,	I	.....	.....	.....	.....	.....	.....	.....	.....
Literary Institute,	I	.....	.....	.....	.....	.....	.....	.....	.....
Public School,	I	.....	.....	.....	.....	.....	.....	.....	.....
Normal School,	I	.....	.....	.....	.....	.....	.....	.....	.....
Total, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	5
Training, Attended a Normal School, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	2
Graduated at a Normal School, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	2
Graduated at Connecticut State Normal School, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	2
Holding State Certificate, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	I
Years (months being tenths of years), . . . . .	.....	.5	.5	7	24	2	.....	.....	.....
In District, . . . . .	.....	.5	.5	7	2.5	1.5	.....	.....	.....
Preparation, Does teacher make any special preparation? Yes, (2); He means to do so; Not very much; Yes, mostly in geography and history.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pupils, Number of Classes, . . . . .	.....	28	17	31	29	25	.....	.....	.....
Number of daily recitations, . . . . .	.....	26	24	27	27	21	.....	.....	.....

General character of pupils. Children of farmers and of mill operatives.

Order. How is order maintained? Not by rod, kindness, talks to them; Rod never, detention at recess—there are so few that little discipline is required; Rod sometimes, detention at recess, extra talks, standing on the floor; Rod rarely—children are disposed to obey; Seldom rod, keeping busy, appealing to conscience.

Parents. Are they interested? Yes, they take pains to bring the pupils here, and they visit; Yes, they visit, and speak of the school; No—he thinks one parent is interested—he tries to go around to the houses about once a term; Yes, they visit sometimes, and speak warmly to the teacher; Not the mill people—a few visit the school.

Supervision. What kind? Board of School Visitors.

Has Board of School Visitors adopted any course of study? No.

Are teachers' meetings held? No.

Physiology. Is instruction given to all grades? Yes, (2); No; —; No, not to 1 and 2 reader classes.

Are the laws of health and thrift taught in a useful way? Yes; Explains the book and sets them a good example; Teaches them in a way to be careful; Book is intelligently talked over; tries to make them understand it.

Is the subject taught as a branch of science? No, (4); Not much,—a few illustrations from the butcher's, a bone was burned.

What attention is given to narcotics and stimulants? Explains book; Emphasizes book; Book supplemented by illustrations; Brings it in every day or as often as I can; They are explained.

(Figures in parenthesis following an answer tell how many teachers made that answer.)

VII. Summary. Outlying Graded Schools.

Teachers, Education, High School,	3	.....	.....	.....	.....	.....	.....	.....	.....
Normal School,	I	.....	.....	.....	.....	.....	.....	.....	.....
Total, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	4
Training, Attended a Normal School, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	I
Graduated at a Normal School, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	0
Graduated at Connecticut State Normal School, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	0
Holding State Certificate, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	0
One teacher visited a Normal School for a month, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	0
Experience, Years (months being tenths of years), . . . . .	.....	5	1.2	5	1.3	.....	.....	.....	.....
In District, . . . . .	.....	.5	.2	.5	.5	.....	.....	.....	.....
Preparation, Does teacher make any special preparation? Yes, (2); Yes, a little when he is going to give a language lesson, has to get pictures, etc.; Yes, he looks over the history and the language,—if he finds problems in his educational papers, he cuts them out and pastes them upon cardboard (neatly) for use in his classes.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pupils, Number of Classes, . . . . .	.....	17	15	18	13	.....	.....	.....	.....
Number of daily recitations, . . . . .	.....	17	27	17	14	.....	.....	.....	.....

General character of pupils. Children of farmers and mill-operatives, and children from the County Home.

Order. How is order maintained? Rod rarely; firmness; Rod a good deal to begin with, detention at recess, rewards; Never used rod, keeping busy, detention after school, calmness of teacher; Rod rarely, frequently detention at recess.

Parents. Are they interested? Yes, they visit; Yes, they seem to feel an interest in the progress of the children; Yes, they visit on the last day, (2).

Supervision. What kind? Board of School Visitors.

Has Board of School Visitors adopted any course of study? No.

Are teachers' meetings held? No.

Reading. What method is used with beginners? Word-and-sentence (2).

Is blackboard used? Yes, (2). *Script?* Yes, (2).

Is attention given to reading at sight? Yes; Yes, the oldest class; No, not to speak of; No.

Is attention given to silent reading? No, (3); Not now, but he did with a class since promoted.

Are supplementary readers used? No, (2); Yes; No, but has some "cut-up" stories.

Do children like to read? Yes, (2); Most of them do; Perhaps there is some sign of liking in a few.

Are any means used to direct the reading of children? No, (2); Speaks of good books in connection with their lessons, but takes no active part in selecting and recommending books; Reads stories to them and talks about pictures.

Spelling. Are lessons given from board? Yes, (4); What use is made of copy-books? None, (4).

When do children begin to learn to write? At the first, (4).

Arithmetic. Is number taught? Yes, in the two lower rooms. *Is mental arithmetic taught?* Yes, in connection with written work in the two higher rooms.

What attention is given to rules and definitions? Rules sometimes omitted and sometimes learned from book—definitions always learned from book; None; Rules neither formulated nor learned from book—definitions learned from book; Rules and definitions committed to memory from book.

What subjects are omitted? One teacher omits the metric system.

Spelling. Is it written? In what classes? Yes, in highest class; Yes, about half the time; Yes, in both; There is no spelling except oral spelling in the reading classes.

Is any instruction given in phonics? No.

Grammar. Are there copying and dictation exercises? Yes, (3); No.

What other language exercises? Reproduction and letter-writing; Reproduction; Such reproduction, composition, and letter-writing as are found in their book or as the teacher gives them; Once he gave them a picture to write about.

How much language before text is used? None, (2); All have a little copying every day—recitations about twice a week; There is no language work.

How is grammar taught? Book is chiefly followed, (2); It is not taught.

Physiology. Is instruction given to all? Yes; Yes, to all; No, the lowest class has not begun to study it; Yes, all are present when the teacher reads to them for twenty minutes once a week.

Are the laws of health and thrift taught in a useful way? The teacher explains; He reads and talks to them; Explains the book and talks to them; Reads and talks to them as to what they should eat.

Is the subject taught as a branch of science? No, (2); —; Has done so in other schools.

What attention is given to narcotics and stimulants? Emphasizes the book; Reads and talks to them; Explains book and tries to make it clear; Talks to them.

VII. Summary. West District.

General character of pupils. Very largely the children of foreigners at work in the mills.

Parents. Are they interested? Yes, they give him whatever he asks for; Yes, they speak pleasantly when they meet the teacher; Yes, they speak to the teacher about the pupils; No, many parents work in the mill and cannot visit the school; Yes, but the interest is not general; Yes, they attend on the last day; Yes, interest is manifested by visiting on the last day, and by regularity of children; Yes, five people have visited in four months; Not much, both parents sometimes work in the mills; Yes, they come on the last day when special exercises are prepared.

Has Board of School Visitors adopted any course of study? No.

Are teachers' meetings held? No.

Is blackboard used? Yes, (2).

Is script used? No.

Is attention given to reading at sight? No, he has, however, sometimes passed a book about the class; Yes, (4); No; Yes, once a week or so, (2); Yes, in the highest class; Not yet, but may.

Is attention given to silent reading? No, (4); Yes; Yes, about once a week; No, but will think about it; A very little; Yes, on blackboard.

Are supplementary readers used? No, but there is some supplementary reading—sometimes a book from the library, not a text, is passed around the class, and the reading is from that; Yes, (3); No, (3); Yes, "Seaside and Wayside," (2); No readers, but cards.

Do children like to read? Yes, (6); Yes, the highest class; Yes — children when lessons are done ask to borrow Pratt's Histories; Yes, they seem to be anxious to get the Nature Readers to read.

Are any means used to direct the reading of children? Yes,—he refers to books in the Library as good books to be read when they illustrate the lessons in geography or history: He speaks occasionally of a book—there are one or two books in the library of this room which can be used to supplement geography—the teacher hopes his library will grow so that he can do more to direct the reading of the children; The teacher tries to get articles referring to some parts of the lesson and encourages children to read them, also reads to children; No, yet he puts "poetry gems" on the board for them to repeat; No, but tries to bring out the moral and aesthetic feelings of the children; Teaches poems from Longfellow and Whittier. They are too young to be directed in reading, but the teacher is drilling them in Longfellow and Whittier; Yes, poems from good authors are recited.

Order. How is order maintained? By keeping the pupils interested and by gentleness, (2); By interest in lessons, and appeals to pupils' honor, etc.; By keeping pupils interested; Never by rod,—kindness and firmness, holds them on their honor; Detention after school, "deportment marks," detention at recess, firmness, keeping busy; Kindness and firmness, occasional punishment in some way; By kindness and firmness, an occasional detention; By kindness and firmness, and occasionally detention after school; Kindness, occasional detention after school; Very seldom the rod, and by keeping the children interested, (2); Rod seldom, detention at recess sometimes; Talking to them, and once in a great while by keeping them in; Rarely rod, firmness.

Parents. Are they interested? No; Yes, American parents visit the school, (4); There is visiting; Visit and show interest in the work, (2); Yes, the teacher visits every family during the year, and some visits have been paid the school; Yes, by visits sometimes, and by speaking about their children when they meet the teacher; Yes, by expressions of pleasure; Yes, by the regular attendance of pupils; Yes, by frequent visiting.

Supervision. What kind? Board of School Visitors.

Has Board of School Visitors adopted any course of study? Yes.

Reading. What method is used with beginners? Word-and-sentence, (3); Words and sentences, then letters which compose the words, (2).

Is blackboard used? Yes, (5).

Is script used? Yes, (5).

Is attention given to reading at sight? Yes, (8); No; Yes, almost all is at sight, (2); Only as a new lesson is taught; Once a week; Yes, about a quarter of the work is sight reading; Yes, all sight.

Is attention given to silent reading? Yes, (11); No, (3); No, lack of suitable books.

Are supplementary readers used? Yes, (10); Only histories from which they read; Yes, a few; No, but will be next term; No, but "Seaside and Wayside" is used as the regular text.

Do children like to read? Yes, (12); Yes, in school and at home if books can be found; Yes, as a school exercise; Yes, both orally and silently.

Are any means used to direct the reading of the children? Yes, the different lessons tend to lead them to search good books; Books are suggested as good ones to read, books of reference are used; Yes, the teacher and children bring in books which are loaned to the children; Yes, children learn poems and read books and talk about them; Teacher mentions good books; Yes, by directing them to Sunday-school libraries; Teaches poems and reads to them, (2); Teacher speaks of good books, poems are learned, (2); Children too small to read independently,—teacher tells them stories in history and literature, and so interests them in good reading, (2); Teacher reads them stories, (2); Yes, "Oliver Twist" and magazines have been brought in and read, but as a rule attention is not given to it.

Writing. Are lessons given from board? Yes.

When do children begin to learn to write? At first.

What use is made of copy-books? None.

Arithmetic. Is number taught? Yes, (7).

Is mental arithmetic taught? Yes, in connection with written, (2); Yes, see course of study.

What attention is given to definitions and rules? No rules from book taught but after result is obtained children tell how it is done,—definitions taught inductively; Subject first taught, after which children express definitions in their own words; Rules occasionally formulated by pupils after processes are acquired, never learned from book,—definitions often learned from book; The aim is to make the children see and then tell,—rules and definitions are not learned from book; The children give them after doing the work, using their own words, they are afterwards written on board by teacher; Children give them after doing the work; Rules given by children in their own words; Rules are given pupils after doing work; None whatever, (6); They are taught to the children after they understand the processes.

Spelling. Written? In what classes? Always, in both, (2); Yes, four days in the week in the one class; Yes, in one; Yes, in both, (5); Yes, in all, (5); Yes, in the highest.

Is phonics taught? Yes, but it is taught incidentally and not as a special study, (2); Yes; No, (6); No, except in pronouncing words,—diacritical marks are used; Just beginning; A few sounds.

Physiology. Is instruction given to all grades? Yes, (15).

Are the laws of health and thrift taught in a useful way? Yes, (6); Book is emphasized, (4); Book emphasizes this, and talks with pupil help to make these things personal; Teaching of book, emphasized,—teacher makes efforts to teach personal cleanliness, having a list of those who can say that they brush their teeth daily; Teaching of the lesson is made plain; The teacher talks to them practically.

Is the subject taught as a branch of science? No, (4); Yes, (2), Experiments and illustrations are had; Yes, the things themselves are studied; Yes, object teaching from lungs, etc., of animals, (4); Occasional illustrations are used; Occasional illustrations and experiments; No, but the pupils have seen a bone burned.

What attention is given to narcotics and stimulants? Book emphasizes these topics and teacher enforces them; Much,—made of special importance by teacher; Book is enlarged upon; Experiments in alcohol and albumen and meat,—teacher will emphasize book and make it emphatic; Book is emphasized, (2); Work of book is carried out; Children are encouraged in this study; In almost every lesson the evil effects of stimulants and narcotics are illustrated, (2); As much as pupils can understand, (2); Children are warned against their use, (2); None has as yet been given,—teacher intends to explain it.

WILLINGTON—PART I

NAME OF TOWN	District	Enum- eration	Enroll- ment	Average attend- ance	Ex- penses	Cost per scholar on average at- tendance	Cost per scholar per day
Willington,	No. 1,	33	37	21.4	\$219.43	\$10.25	\$0.068
	" 2,	33	32	16.1	215.62	13.39	0.089
	" 3,	13	16	8.2	163.17	19.89	0.132
	" 4,	9	19	11.1	167.93	15.12	0.100
	" 5,	21	21	12.4	159.90	12.89	0.085
	" 6,	28	23	13.5	185.00	13.70	0.091
	" 7,	22	18	9.7	160.00	16.49	0.100
	" 8,	22	27	16.7	236.68	14.17	0.094
	" 9,	48	45	29.4	284.72	9.68	0.053

I. General Statistical Statement. (Ages)				5	6	7	8	9	10	11	12	13	14	15	16	Total.
1. Present at Time of Visit.																
District No. 1, (Center),				0	0	5	2	1	2	0	5	2	0	0	0	17
2, (Daleville),				0	3	1	3	2	3	0	1	0	0	0	0	14
3, (Hollow),				1	0	4	1	0	0	0	1	0	0	0	0	7
4, (Moose Meadow),				2	1	1	2	1	0	1	0	0	0	1	0	9
5, (Potter),				0	1	1	1	1	1	1	4	0	0	0	0	10
6, (Roaring Brook),				1	1	2	1	1	1	0	3	0	0	1	0	11
7, (Village Hill),				0	1	2	2	1	0	0	0	2	0	0	0	8
8, (Glass Factory),				3	0	1	2	2	3	3	0	2	1	0	0	16
9, (South Willington),				2	0	1	2	1	4	3	3	3	0	1	1	21
Total,				10	7	18	16	10	14	8	17	8	1	3	1	113
2. Degree of Advancement.																
Using Fifth Reader,				0	0	0	1	1	3	1	12	6	1	3	1	29
Fourth " "				0	1	1	5	3	4	5	3	1	0	0	0	23
Third " "				0	0	1	3	3	5	2	2	1	0	0	0	17
Second " "				0	1	8	6	2	1	0	0	0	0	0	0	18
First " "				10	5	8	1	1	1	0	0	0	0	0	0	26
Total number present,				10	7	18	16	10	14	8	17	8	1	3	1	113
3. Degree of Advancement. (Districts),																
1. Nearly ready for Secondary Work,								1	2	3	4	5	6	7	8	9
2. Have studied Interest,												0	...	0	1	2
3. Using Fifth Reader,												0	4	4	0	13
Fourth " "								5	2	3	8	5	4	2	1	30
Third " "								5	6	4	3	4	2	1	4	37
Second " "								3	1	1	0	1	0	1	5	17
First " "								8	3	2	1	1	1	3	3	29
Total number belonging,								5	8	2	2	1	5	3	9	49
								20	20	12	14	12	12	10	22	102

NOTES: Willington is a hill town. Except in the western part there is little manufacturing. It is the birthplace of Elias Loomis and Jared Sparks. All its schools are ungraded.

The first two items of the third table need explanation. Some knowledge of the history of the United States is necessary for admission to any good high school. That subject was taught in Districts 4, 6, 8, and 9. Those teachers were asked how many pupils would, in their opinion, finish the subject of history, and so be ready for secondary work at the end of the year. Their answers appear in the table. Those who had studied interest sufficiently were given an advanced examination, the results of which are set forth in Part V of the report of this town.

Population 1890.	906
Enumeration 1894.	229
Registration 1894-5.	238
Average attendance 1894-5.	143
Number of districts.	9
Number of Schools.	9
Departments.	9
Graded schools	0



- + Indicates Public School.
- High School.
- ⊕ Both in same building.
- Free Public Library.
- ⊠ Public Library, not free.

SCALE. $1\frac{1}{2}$ MILES TO AN INCH.

WILLINGTON—PART II

II. Subjects of Study. (Districts),		1	2	3	4	5	6	7	8	9	Total	Av. per class
Reading,	Classes,	8	7	5	6	5	7	8	6	5	57	.....
	Pupils,	26	20	12	14	12	12	10	22	27	155	2+
Arithmetic,	Classes,	5	5	3	4	5	4	5	6	6	43	.....
	Pupils,	22	12	12	10	12	7	5	13	34	127	3
Grammar,	Classes,	1	2	3	2	1	2	0	2	2	15	.....
	Pupils,	7	2	6	3	5	4	0	11	9	47	4
Language,	Classes,	0	0	0	0	0	0	0	0	0	0	.....
	Pupils,	0	0	0	0	0	0	0	0	0	0	.....
History,	Classes,	0	0	0	2	0	1	0	1	2	6	.....
	Pupils,	0	0	0	3	0	1	0	2	10	16	3—
Geography,	Classes,	2	2	3	4	2	2	2	2	3	22	.....
	Pupils,	8	7	0	10	6	5	2	9	19	72	3+
Spelling,	Classes,	4	2	3	4	3	3	2	6	3	30	.....
	Pupils,	23	12	10	12	11	13	5	13	27	126	4
Penmanship,	Classes,	1	1	1	1	1	1	1	1	1	9	.....
	Pupils,	13	6	12	12	9	8	7	16	30	113	13—
Physiology,	Classes,	2	1	2	3	1	2	1	2	1	15	.....
	Pupils,	12	20	7	11	12	6	3	12	26	109	7
Elementary Science,	Classes,	0	0	0	0	0	0	0	0	0	0	.....
	Pupils,	0	0	0	0	0	0	0	0	0	0	.....
Drawing,	Classes,	0	0	0	0	0	0	0	0	0	0	.....
	Pupils,	0	0	0	0	0	0	0	0	0	0	.....
Singing,	Classes,	0	0	0	0	0	0	0	0	0	0	.....
	Pupils,	0	0	0	0	0	0	0	0	0	0	.....
Physical Culture,	Classes,	0	0	0	1	0	0	0	0	1	2	.....
	Pupils,	0	0	0	14	0	0	0	0	34	48	24
Busy Work,	Schools,	0	0	1	1	0	0	0	1	1	4	.....

NOTES: No attempt is here made to show the quality of the work.

Some subjects are omitted entirely. Those subjects admitted to the programme are taught to very small classes. If the schools could be united larger classes would result. To these larger classes more time could be given. Time would also be gained to teach some of the subjects now omitted. Close interest and competition would follow.

WILLINGTON—PART III

III. Reading. (Ages),	5	6	7	8	9	10	11	12	13	14	15	16	Total
Unable to read,	10	6	16	4	4	2	1	1	1	0	0	0	45
Able to read,	0	1	2	12	6	12	7	16	7	1	3	1	68
Total,	10	7	18	16	10	14	8	17	8	1	3	1	113
I. Those Learning to Read. (Districts),		1	2	3	4	5	6	7	8	9	Total.	Av.	
From First Reader,		5	8	2	2	1	5	3	9	14	49	.....
Second "		8	3	2	1	1	1	3	3	7	29	.....
Third "		3	1	1	0	1	0	1	5	5	17	.....
Total,		10	12	5	3	3	6	7	17	20	95	.....
Times per day of recitation,													
First Reader,		2	2	2	2	4	4	4	2	2	.....	3—
Second "		2	2	2	2	2	2	2	4	2	1	2+
Third "		2	2	2	0	2	0	2	1	1	.....	1+
2. Those Using Advanced Books.													
Fourth Reader,		5	6	4	3	4	2	1	4	8	37	.....
Fifth "		5	2	3	8	5	4	2	1	0	30	.....
Total,		10	8	7	11	9	6	3	5	8	67	.....
Times per day of recitation,													
Fourth Reader,		1	1	2	2	2	2	1	1	1	.....	1
Fifth "		1	1	1	1	1	1	2	1	0	.....	1
Books Read:													
Number of pupils asked to write,		6	5	0	2	5	4	1	9	13	45	.....
Number of titles written,		20	30	0	23	15	22	1	39	104	264	.....
Number pupils returning blank papers,		0	0	0	0	0	0	0	1	1	2	.....
Number books in school library,		0	0	0	0	0	0	0	0	0	0	.....
Number pupils taking books from town library,		0	0	0	0	0	0	0	0	0	0	.....
Number taking books from any S. S. library,		12	5	1	4	4	3	0	4	10	43	.....

NOTES: The subject of reading is considered under two heads: 1. What is doing to aid those who are unable to read? 2. What is doing to guide the reading of those who can read?

1. *Those Learning to Read.* How many pupils are as yet unable to read and how old they are the table shows.

Children learning to read should read often. From four to six, or even eight, times daily is none too many. How often the younger pupils are called to recite the table reveals. One teacher, who reports four as the number of times daily he calls his First Reader class, adds that he does not always call them that number of times.

By what methods are beginners taught? This question was asked of every teacher. Four reply that they use the alphabet method; two use the word-and-sentence method; one has tried the word-and-sentence, but prefers the alphabet; one uses the word-and-letter method, meaning presumably that he teaches first a word and then the letters which compose it; one "learns them their letters and learns them to spell while they are learning their letters."

How many use phonics? Four answer negatively; one answers "Yes"; four do a little work in that line.

2. *Advanced Reading.* How many teachers guide pupils in their reading? Three answer "No"; one, "nothing yet"; one recommends a book now and then; two speak of good books; one reports that in geography he may ask a child if he have read about a place; one has mentioned other books in history or reading class.

What advantage of books the teachers have for this high work the table reveals. Why so few pupils take books from the town library the table does not reveal.

In Districts 8 and 9 the lists of books are longest and best. In one school a boy, seemingly bright, returns the name of one book as read; he said that he has no time to read, that when he gets home he has to work. Ought not that child to get a taste of good reading in school hours?

The titles written are, on the whole, excellent. "Peck's Bad Boy" occurs three times. The titles which are oftenest written are "Black Beauty," "Uncle Tom's Cabin," "Æsop's Fables," "Robinson Crusoe," Next come Bible, "Youth's Companion," "Rip Van Winkle," "Buffalo Bill's Wild West," "Nobody's Boy," Grimm's and Andersen's Fairy Tales.

If books supplementing geography and history could be bought and loaned in succession from school to school, each school always having a supply, would not the teacher be better able to guide the children to at least an elementary choice of books? At the time of visit one of the Acting School Visitors revealed his purpose to make a beginning. Since the visit a beginning has been made, and a few books supplementary to the common school texts can now be found in some, possibly in all, of the schools.

WILLINGTON — PART IV

IV. *Dictation and Spelling.* The following sentences and words were dictated in each school; words italicized are used as tests in spelling:

1. *What time* is it? It is *two o'clock*.
2. *You and I* will go *Wednesday*.
3. What did you say?
4. I said, "*You and I* will go *Wednesday*."
5. *Whose knife* is this? It is *Mary's* knife.
6. Write *busy, comb, eyes, goes, eggs, cents, sugar, collar, to-day, such*.

Age of pupils,	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Number present,	10	7	18	16	10	14	8	17	8	1	3	1	113
Unable to write at dictation,	10	5	14	7	4	1	0	0	0	0	0	0	41
Writing this examination,	0	2	4	9	6	13	8	17	8	1	3	1	72
Failures to—													
1. Begin each sentence with capital,	...	2	4	8	4	12	6	12	4	0	0	1	53
2. Begin proper nouns with capitals,	...	2	4	6	2	7	2	10	4	0	0	0	37
3. Use capital for pronoun I,	...	0	3	3	2	2	1	5	2	0	0	0	18
4. Use the four periods,	...	2	4	7	5	9	6	11	4	0	1	0	49
5. Use the three question marks,	...	2	4	8	4	9	7	11	3	0	1	1	50
6. Use the apostrophe in "Mary's,"	...	2	4	8	3	8	4	11	6	0	0	0	46
7. Use the apostrophe in "o'clock,"	...	2	4	9	4	10	6	15	5	1	1	0	57
8. Begin quotations with capital,	...	2	4	9	5	13	8	16	7	0	3	1	68
9. Use quotation marks,	...	2	4	9	5	13	8	16	6	0	2	1	66
10. Write currently, neatly, legibly,	...	2	4	6	2	3	3	2	2	0	0	0	24
Spelling—													
1. Sentences, words misspelled,	...	10	28	43	16	31	15	32	19	0	2	0	196
2. Ten dictated words, No. misspelled,	...	13	34	43	20	27	23	35	14	1	2	0	212
3. Number misspelling "Wednesday,"	...	2	4	7	3	7	2	7	2	0	0	0	34

NOTES: The column of totals shows that four pupils began the quotation with a capital and that six properly used the quotation marks. The age column shows how old the successful writers were. The papers show that these ten successes were made by seven pupils, four of whom made no failure in handling the quotation. These four were a girl of fourteen in No. 8, a boy of thirteen in No. 8, a girl of twelve in No. 1, and a boy of nine

in No. 8. At least one of these four pupils (girl of twelve) has been at school in other towns, and at least one of them (boy of thirteen) has been at school in another district (No. 9). None of these pupils, however, presents a faultless paper: each makes some error.

Whether he have copying and dictation exercises was asked of every teacher. Three answered negatively without qualification; one has a little copying, perhaps in connection with the grammar; two have copying, but presumably no dictation; one has dictation, presumably without copying; one answers negatively, though, of course, if the book contains such exercises he teaches them, and one answers "Yes."

How much language work before text book is taken up? Five teachers answer "None"; one has nothing except a little reproduction; about once a month another has letter writing, and, perhaps oftener, the correction of oral speech; one thinks the earlier they begin the better; one answers that he has none, but would like to have some, has been thinking about it.

Whether there were language exercises other than copying and dictation was asked of every teacher. Two answer negatively; one has the correction of common errors, presumably oral, but has no reproduction nor composition, but may have; one has reproduction for the older ones, has had it but once,—means to have it again; another has had reproduction once or twice, letter writing, and the correction of oral speech; two have reproduction and a trifle of composition; one has nothing except what is in the book; and still another teaches the proper use of "is," "were," "has," and "have," with reproduction and some letter writing.

WILLINGTON—PART V

V. Arithmetic. (Ages of pupils),	5	6	7	8	9	10	11	12	13	14	15	16	Total.
Advanced Examination. —Number writing,													
Mental: Failures to:													
1. $\frac{2}{3} + \frac{1}{6}$,	0	0	0	0	1	1	0	0	1	1	2	1	13
2. $\frac{7}{8} - \frac{3}{8}$,					0	0	0	4	0	1	1	0	6
3. 3 is what per cent. of 12?					0	1	0	6	0	0	2	1	10
4. 10 per cent. of 30,					1	1	3	3	0	1	0	1	7
5. 6 is 25 per cent. of what number?					1	0	0	6	0	0	2	1	10
Written; 6. Add 2307, 4001, 8, 213, and 640. (Dictated),					1	1	0	5	0	0	2	1	10
7. At the rate of $37\frac{1}{2}$ cents a peck, what will 1850 bushels of wheat cost?					0	1	0	5	1	0	1	1	9
8. If $12\frac{1}{2}$ lbs. of sugar cost \$1, how many lbs. can be bought for 60 cents?					1	1	0	5	0	0	1	1	9
9. What is the interest of \$300 from to-day to Jan. 1, 1896, at 5 per cent.?					1	1	0	6	1	1	1	1	12
10. Counting 8 hours as a day's work, how much will a man earn in 5 days, 6 hours, at \$1.50 a day?					1	0	0	6	0	0	1	0	8
11. $(2489 \times 120 - 98) \div 39 = ?$					0	0	0	4	0	1	0	1	6
Primary Examination. —Number writing,													
Mental: Failures to:													
1. $8 + 7$,	0	1	3	8	6	12	8	11	6	0	1	0	56
2. $18 + 6$,	0	0	2	2	0	0	0	1	0	0	0	0	5
3. $13 - 5$,	0	0	2	3	2	0	0	2	1	0	0	0	10
4. $35 - 9$,	0	1	3	3	3	3	2	2	0	0	0	0	17
5. 8×7 ,	0	1	3	7	4	4	3	5	1	0	0	0	28
6. 6×9 ,	0	1	3	5	3	3	2	1	1	0	0	0	19
7. $72 \div 8$,	0	1	3	5	2	5	2	2	2	0	0	0	22
8. $17 \div 5$,	0	1	3	5	3	4	2	2	1	0	0	0	21
9. $\frac{1}{4}$ of 12,	0	1	3	6	6	8	3	5	2	0	0	0	34
10. 5 is what part of 20?	0	1	3	6	6	8	3	5	2	0	0	0	23
11. $\frac{1}{2} + \frac{1}{4}$,	0	1	3	8	5	11	8	8	2	0	0	0	46
12. $\frac{2}{3} + \frac{1}{6}$,	0	1	3	8	5	9	7	8	2	0	0	0	43
13. How many cups, each holding a pint, will be needed to hold $2\frac{1}{2}$ quarts of milk?	0	1	3	8	5	11	7	9	3	0	0	0	48
14. If a boy has 25 cents, and spends 10 cents for a slate, and with the rest of his money buys oranges at 3 cents each, how many oranges does he buy?	0	1	2	4	4	7	4	6	0	0	0	0	28
15. Alice has 12 apples; how many can she give away and keep four?	0	0	3	7	4	5	2	5	1	0	0	0	27
16. Draw a line an inch long,	0	0	2	2	1	2	3	1	0	0	0	0	11
Written: 17. Add 367, 20, 102, 217, 86, 8. (Dictated)	0	0	2	4	6	7	3	9	3	0	0	0	34
18. Take 26 from 103,	0	0	3	7	5	7	5	5	3	0	0	0	35
19. Multiply 702 by 38,	0	1	3	7	4	6	4	5	0	0	0	0	30
20. Divide 588 by 3,	0	1	3	6	5	9	3	4	1	0	0	0	32
21. John's father is 30 years old. His mother is 5 years younger. How old is his mother?	0	1	3	7	4	9	3	7	1	0	0	0	36
22. A schoolroom is 6 yards and 2 feet long. How many feet long is it?	0	1	2	5	3	6	2	3	3	0	0	0	25
23. Henry had 45 cents. His sister had four-fifths as many. How many had his sister?	0	1	3	8	5	10	5	10	3	0	0	0	45
24. A wood-cutter cuts down 245 trees one year, 78 the next year, 325 the next year, and 238 the fourth year. How many trees did he cut down in 4 years?	0	1	3	8	5	10	6	8	5	0	0	0	46
25. William put into his money box at one time 15 cents, at another 25 cents, at another 35 cents, and at another 50 cents. How many cents did he put into his money box?	0	0	3	7	4	5	2	4	2	0	1	0	28
26. Henry has attended school four-hundred-fifty days. John has attended school one-hundred-nine days. How many more days has Henry attended than John?	0	0	3	8	3	2	0	3	2	0	0	0	21
27. A man uses 124 envelopes in a month. How many will he use in 6 months?	0	1	3	8	4	6	5	7	2	0	0	0	36
28. A man receives 664 dollars for eight months' work; he receives the same number of dollars for each month. How many dollars did he receive each month?	0	1	3	7	4	4	1	3	2	0	0	0	25
	0	1	3	8	4	10	5	9	2	0	0	0	42

NOTES: We are struck with the poverty of the efforts of age 12, the excellence of age 13, and the comparative failure of those older. Ages 9 and 10 do fairly well. The total failures are 66 per cent. of the questions given.

In the primary work, in questions involving fractions, and especially mental work in fractions, there are many failures. This shows the need of more oral or mental teaching and the need of a course of study. A good course of study will not delay the subject of fractions until it is reached in the book, and will compel the teachers to teach fractions objectively before and with addition. Fractions are taught as a part of the work in number before the child uses a book. Each teacher was asked whether he taught number. Six answered "No"; two answer "Yes," to which the examiner appends a note to the effect that, in his opinion, it is not fully by the Grube system; one, in his opinion, uses that system. One of the denying teachers remarked of four little ones that he was "learning on 'em to add"; of another pupil he said that he "learned him to add and subtract without a book." Thus it will be seen that oral instruction is not entirely wanting.

VI. Geography, History, and Civil Government.
(Districts),

[illegible]

How many teachers are accustomed to make preparation to teach geography? This question was asked of every teacher. Five are recorded as answering negatively without qualification; one replies that he has turned it over in his mind, — he looks it over to see what he is coming to next day and how to put it; one answers that he hasn't prepared especially; one that he sometimes reads up; one that he reads up points connected with lesson. The preparation made by one of these teachers, while not especially a preparation to teach geography, seemed ideal. Out of an old schoolhouse worth perhaps ten dollars this teacher had made something better than a palace; it was a home — a school home. Thither he had brought a strip of carpeting to cover somewhat the warped, oaken floor, and mottoes to brighten somewhat the old plastering on the walls. He had brought also a carpeted platform, shelves for books, a dictionary-holder to hold an atlas, a parlor organ, soap, towels, looking-glass, and comb. The opening exercises were brief reading, questions on what had been read, prayer, "Father, help us"; exhortation, "Let us try not to provoke one another"; repetition of the beatitudes; gathering about the organ to sing the Lord's Prayer in verse; quietly taking seats to answer questions on the flag. Preparation like this is from the heart, and teaches something better than geography.

(Figures in parenthesis following an answer indicate the number of pupils making that answer.)

[illegible]

<i>Pupils</i> , Number of Classes,	23	18	20	27	18	22	19	26	23
Number of daily recitations,	26	14	22	31	26	26	28	29	20

General character of pupils. In one district, the children of farmers and of mill operatives ; in the rest, the children of farmers.

Order. How is order maintained ? Rod sometimes, detention at recess, firmness ; Rod sometimes, detention at recess ; Rod once this term, sometimes detention at recess ; — ; Rod seldom, only once or twice in the past year, partial detention at recess ; Rod seldom ; Rod never yet, — the pupils are few and of good disposition, — detention at recess for whispering ; Rod seldom, keep them interested ; Rod not yet, detention, advice.

Parents. Are they interested ? Some are, they manifest interest by sending their children and allowing the teacher to manage the school, — parents have attended the last day ; Probably half take interest, — it is shown by the regularity of attendance of the children ; No, yet a few are, they visit and inquire about their children ; Yes, they visit, every parent has been in ; Yes, they visit, and there is regularity of attendance ; Rather more than in most districts, there is regular attendance ; Most of them seem to send pretty well, — parents never visit the school ; Yes, there is visiting and regular attendance ; The teacher has not been here long enough to answer.

Supervision. What kind ? Board of School Visitors.

Has Board of School Visitors adopted any course of study ? No.

Are teachers' meetings held ? No.

Grammar. How is grammar taught ? Book followed, (5) ; Book followed, — he sometimes has them choose sides ; It is not taught ; Book followed in part ; Sometimes has exercises in language for his grammar classes without paying any attention to book.

Physiology. Is instruction given to all grades ? No, (4) ; Yes ; No, not to the youngest ; Yes, practically, — the three lowest do not study it ; No, but there are general questions for the whole school ; No, all except the two lowest classes.

Are the laws of health and thrift taught in a useful way ? Book is explained, (5) ; Book is explained in a way he thinks they will understand ; Brings in the simple laws of taking care of one's self ; Thinks the book is excellent, — lets it make its own impression, but talks it over and has pleasant times talking it over ; The teacher tells them about exercise, rest, bathing, and alcohol.

Is the subject taught as a branch of science ? No, (7) ; Book is followed and explained pretty fully ; Alcohol has been burned to show color of flame.

What attention is given to narcotics and stimulants ? Explains and adds to book as much as he thinks is necessary ; Not a great deal outside the book ; Book is explained, (4) ; Emphasizes what book says ; enlarges a little on what book says ; There is a general exercise in which pupils answer questions.

CHARLES D. HINE.

APPENDIX

STATISTICAL TABLES.

The following tables are compiled from the returns which the law requires School Visitors to make to the Board of Education.

By way of explanation it may be said:—

1. The Grand List of each town is taken from the Comptroller's report to the General Assembly, January, 1895.

2. The per cent. of taxable property appropriated for public schools is based upon the total amount received for school purposes diminished by the amounts received from school fund, etc., town deposit fund, and local funds.

3. The amount paid for each enumerated scholar is found by dividing the total amount expended, less amount paid for new buildings, by number enumerated.

4. As has been the custom for a number of years past, the number "registered in Winter" is found by combining the number returned for Fall *and* Winter terms, taking the highest number found in either.

5. The "average attendance in Winter" is found in the same manner.

6. The "per cent. who have attended some part of the year" compares the "different scholars" with the "enumeration." The large per cents. attained by some small towns are explained by the attendance of scholars not enumerated.

7. *Regularity of attendance* and efficiency in this direction are indicated by the "per cent. of attendance on basis of registration."

8. The "per cent. of attendance on basis of enumeration" is found by dividing the average attendance for the year by the enumeration.

9. The number who "attended Normal School" is not complete.

10. By "schools" is intended the number of public schools in each town; and

11. By "departments" the number of departments in the public schools, counting each room of a graded school as one department.

12. The Public Libraries mentioned are not all free libraries.

13. The indebtedness incurred on account of schools is probably much larger than the amount reported. In towns where the districts have been consolidated and in some other towns it is made a part of the general indebtedness of the town and is not separately reported to this office.

14. Interest upon school district indebtedness, and expenditures of money for rent of school buildings, are included in the sums used in computing the cost per scholar upon basis of enumeration and also upon basis of average attendance.

STATISTICAL TABLES

RECEIPTS

HARTFORD COUNTY.

Grand List.	TOWNS.				RECEIPTS.				Districts Taxing.
	School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
Hartford,.....	\$25,339 50	\$1,408 88	.....	\$94,683 21	\$117,713 67	\$135 00	\$30,208 72	\$269,488 08	9
Avon,.....	451,990	94 20	\$113 96	1,171 53	.....	.....	.....	1,935 44	1
Berlin,.....	1,093,691	1,219 50	568 50	.....	496 41	855 50	.....	6,507 94	2
Bloomfield,.....	607,485	553 50	.....	1,761 95	.....	.....	95 50	2,480 40	..
Bristol,.....	3,822,772	4,020 75	67 00	25,622 45	10,422 02	.....	183 80	40,287 12	..
Burlington,.....	356,558	708 75	81 40	133 15	170 80	.....	.....	2,497 95	..
Canton,.....	1,193,443	1,464 00	.....	3,351 33	3,313 38	.....	556 27	8,772 60	1
East Granby,.....	400,328	288 00	.....	823 17	.....	90 00	12 43	1,322 79	..
East Hartford,.....	2,601,845	2,079 75	.....	7,602 07	.....	1 00	949 98	11,519 70	..
East Windsor,.....	1,105,716	1,552 50	80 12	4,533 12	794 29	.....	20 36	7,251 70	..
Enfield,.....	2,636,641	3,449 25	271 31	16,557 14	.....	.....	95 00	20,395 62	..
Farmington,.....	1,581,410	1,642 50	20 00	6,601 52	1,690 20	.....	184 00	10,835 34	2
Glastonbury,.....	1,651,865	1,647 00	473 00	4,484 49	.....	.....	30 00	6,636 57	..
Granby,.....	356,846	296 12	.....	1,493 11	.....	17 08	.....	2,377 81	..
Hartland,.....	295,596	232 75	.....	1,193 56	.....	.....	.....	1,416 31	..
Hartmanchester,.....	3,909,144	392 43	.....	24,101 77	4,862 62	420 72	1,463 79	35,643 08	2
Marbleborough,.....	148,737	108 48	.....	495 27	.....	20 00	6 00	857 00	..
New Britain,.....	8,962,389	369 38	.....	34,743 01	.....	2,455 00	.....	47,957 89	1
Newington,.....	444,583	405 75	68 25	990 47	200 00	.....	.....	1,724 47	1
Plainville,.....	654,242	828 00	.....	.....	.....	.....	.....	5,028 00	..
Rocky Hill,.....	344,617	434 25	.....	857 91	.....	.....	18 12	1,487 47	..
Simsbury,.....	1,155,558	895 50	60 12	2,867 43	.....	40 00	.....	4,045 00	..
Southington,.....	2,180,034	2,558 25	562 59	14,227 05	.....	.....	.....	17,614 15	..
South Windsor,.....	1,957,077	780 75	31 05	3,835 24	.....	.....	120 00	5,027 39	..
Suffield,.....	1,870,555	488 60	.....	4,966 35	646 34	.....	280 38	7,762 76	..
West Hartford,.....	2,752,626	1,059 75	25 50	7,751 69	.....	10 00	45 00	8,081 54	..
Wethersfield,.....	1,328,574	882 00	1,274 00	6,770 29	2,190 20	.....	260 54	5,264 77	2
Windsor,.....	1,375,787	199 90	.....	6,170 29	.....	.....	43 80	10,552 00	..
Windsor Locks,.....	1,545,912	1,431 25	.....	2,190 22	.....	.....	.....	4,414 47	2
29 Towns.	\$73,068 75	\$6,940 04	\$3,377 24	\$285,888 32	\$142,499 96	\$1,589 30	\$36,968 75	\$550,332 36	20
\$96,716,342									

HARTFORD COUNTY.

EXPENSES

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TOWNS.	EXPENSES.							District Indebtedness.	Per cent. etc.*	Paid for each child in average enumeration.	Paid for each child in average attendance.	
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.					Cost of Superintendence.
Hartford,.....	\$169,829 38	\$10,420 72	\$6,433 33	\$4,063 45	\$20,347 41	\$53,588 72	\$264,683 01	\$1,500 00	4.78	1.86	\$21 09	\$36 86
Avon,.....	1,758 46	134 98	.....	.....	.....	42 00	1,935 44	42 00	2.59	2.59	7 83	12 36
Berlin,.....	4,243 15	382 80	293 16	25 50	1,137 31	164 46	6,246 38	66 00	2.94	2.94	9 42	16 45
Bloomfield,.....	2,100 58	216 24	95 50	85 00	.....	66 35	2,503 67	46 00	2.66	2.52	10 42	20 50
Bristol,.....	26,289 22	2,539 22	1,482 36	328 73	16,586 37	5,637 02	52,863 40	750 00	9.47	6.70	20 30	29 30
Burlington,.....	2,138 37	177 39	.....	.....	.....	195 34	2,511 10	60 25	4.23	3.75	7 97	16 09
Canton,.....	6,931 00	1,050 08	374 19	25 00	.....	558 00	8,938 27	58 00	6.05	2.80	14 32	19 18
East Granby,.....	1,171 57	109 94	12 43	.....	.....	39 00	1,332 94	39 00	2.01	1.78	10 41	17 65
East Hartford,.....	9,043 12	1,421 81	461 74	25 00	.....	513 51	11,465 18	175 00	3.28	2.92	9 62	14 35
East Windsor,.....	5,913 11	644 29	187 00	.....	.....	564 62	7,309 02	120 00	4.83	4.09	10 59	19 25
Enfield,.....	13,267 71	3,211 35	2,374 96	95 00	.....	1,446 60	20,395 62	349 22	6.31	6.27	13 30	27 43
Farmington,.....	7,734 30	656 13	864 78	167 94	.....	1,175 44	10,598 59	145 00	5.35	4.17	14 51	21 98
Glastonbury,.....	5,830 46	608 39	81 58	30 00	.....	195 50	6,745 93	175 00	2.73	2.71	9 21	16 65
Granby,.....	2,164 81	135 42	5 58	.....	.....	72 00	2,377 81	72 00	3.86	3.76	9 36	14 58
Hartland,.....	1,276 40	88 66	1 25	.....	.....	50 00	1,416 31	50 00	5.80	5.80	14 30	24 00
Manchester,.....	21,080 51	5,262 28	1,774 51	1,219 16	3,209 22	2,197 40	35,643 08	394 00	7.89	6.17	16 35	22 90
Marlborough,.....	789 63	25 10	23 50	.....	.....	21 00	859 03	21 00	3.50	3.32	8 30	13 52
New Britain,.....	33,075 15	3,982 32	841 90	512 29	.....	9,990 42	48,402 08	600 00	4.15	3.87	10 48	20 69
Newington,.....	1,285 00	188 29	8 18	.....	.....	213 00	1,694 47	30 00	2.67	2.22	8 18	18 72
Plainville,.....	3,944 00	356 42	677 66	50 00	.....	.....	5,028 08	.....	6.13	6.13	13 06	18 72
Rocky Hill,.....	1,250 00	142 95	48 52	.....	.....	40 00	1,487 47	30 00	2.54	2.48	7 70	13 96
Simsbury,.....	3,628 92	274 53	20 00	.....	.....	80 00	4,003 45	80 00	2.51	2.48	10 05	19 38
Southington,.....	14,172 80	1,303 83	732 27	100 00	.....	1,395 25	17,614 15	1,300 00	6.52	6.52	15 49	24 12
South Windsor,.....	4,344 98	448 41	.....	120 00	.....	125 10	5,038 40	114 00	3.74	3.62	14 52	22 00
Stafford,.....	5,714 34	881 42	213 58	.....	.....	850 17	7,659 51	213 07	3.12	2.62	12 04	19 79
West Hartford,.....	6,462 79	419 06	185 34	105 00	8,942 17	1,890 35	17,923 71	200 00	2.83	2.81	10 06	27 21
Wethersfield,.....	3,815 25	829 87	95 20	92 00	.....	432 45	5,264 77	50 00	2.25	2.06	13 43	18 57
Windsor,.....	6,977 36	1,495 08	694 12	60 80	545 08	488 61	10,261 95	150 00	6.54	4.92	16 32	24 14
Windsor Locks,	3,266 00	1,208 47	.....	.....	.....	.....	4,414 47	.....	1.91	1.91	6 84	23 79
29 Towns.	\$370,344 85	\$38,616 35	\$17,982 44	\$7,104 87	\$50,767 50	\$81,861 31	\$566,677 38	\$6,829 54	4.82	2.95	\$15 88	\$26 83

* Of taxable property appropriated for Public Schools, in mills and roots.

† Of taxable property appropriated for Public Schools by town tax, in mills and roots.

RECEIPTS

NEW HAVEN COUNTY.

TOWNS.	Grand List.	RECEIPTS.							Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.		Total.
New Haven City, ..	.....	\$44,520 75	\$1,542 72	.....	\$66,083 78	\$238,200 00	\$14,000 00	\$21,635 75	\$385,083 00
" Westville, ..	.....	942 75	32 67	.....	1,400 20	10,838 19	.....	924 30	14,138 11
" South, ..	.....	184 50	5 20	.....	165 64	136 35	.....	.....	491 69
Ansonia, ..	\$54,814,715	45,648 00	\$1,580 59	.....	67,649 62	249,174 54	14,000 00	22,560 05	400,012 80
Bacon Falls, ..	3,155,912	5,766 75	.....	.....	23,208 70	.....	.....	.....	29,965 45
Bethany, ..	235,063	225 00	94 00	.....	855 47	.....	.....	.....	1,174 47
Branford, ..	304,439	227 25	65 32	.....	1,030 55	.....	.....	45 00	1,320 12
Cheshire, ..	1,855,973	2,043 00	129 23	\$30 00	25,451 42	223 82	.....	.....	27,173 44
Derby, ..	1,744,820	792 00	129 23	.....	3,934 68	.....	.....	.....	4,978 50
East Haven, ..	1,908,000	3,462 75	70 34	.....	10,704 46	.....	.....	.....	14,243 55
East Haven, ..	649,371	304 50	59 57	.....	922 16	.....	.....	.....	1,337 23
Guilford, ..	1,243,057	1,091 25	33 00	.....	5,309 67	10 00	10 00	405 00	6,847 92
Hamden, ..	1,672,183	1,966 50	.....	.....	5,003 40	249 00	138 50	.....	7,357 40
Madison, ..	729,471	564 75	261 19	.....	2,510 71	.....	.....	.....	3,336 65
Meriden, ..	12,863,786	13,711 50	251 17	.....	54,035 63	112 53	.....	26,138 78	94,249 61
Middlebury, ..	248,687	317 25	126 00	.....	767 07	.....	20 83	.....	1,231 15
Milford, ..	1,357,983	1,640 25	8 46	.....	5,332 39	.....	.....	6 66	6,981 10
Naugatuck, ..	2,349,194	3,773 25	.....	.....	14,842 81	.....	.....	8 40	23,324 84
North Branford, ..	402 75	402 75	84 14	19 76	1,264 93	.....	.....	.....	1,780 94
North Haven, ..	800,823	2,765 25	197 53	37 50	2,678 60	.....	65	54 55	20,047 69
Orange, ..	2,723,263	2,765 25	.....	.....	12,022 55	\$521 89	40 00	.....	20,047 69
Oxford, ..	314,912	560 25	246 84	22 93	1,310 68	.....	3 96	36 70	2,127 06
Prospect, ..	165,555	229 50	98 83	.....	942 78	.....	.....	.....	1,271 11
Seymour, ..	1,326,904	1,620 00	109 00	10 00	7,444 56	.....	.....	.....	9,183 56
Southbury, ..	524,941	569 25	119 97	.....	1,126 60	.....	.....	.....	1,815 82
Wallingford, ..	3,191,959	3,777 75	119 97	.....	8,611 78	13,990 86	.....	320 55	25,073 55
Waterbury, ..	2,236 75	137 40	37 60	40 80	6,398 91	6,398 91	.....	36 50	15,091 41
Waterbury Center, ..	19,507 50	.....	.....	.....	6,221 05	.....	.....	904 00	129,967 03
" complete, ..	11,873,056	21,764 25	137 40	40 80	6,221 05	.....	.....	940 50	145,058 44
Wolcott, ..	210,451	270 00	122 35	514 22	490 43	.....	30 00	.....	1,397 00
Woodbridge, ..	494,212	418 50	124 69	9 44	1,576 31	.....	.....	30 00	2,188 94
26 Towns.	\$106,429,424	\$114,686 25	\$4,336 93	\$690 65	\$265,345 13	\$392,627 20	\$14,243 94	\$50,546 19	\$842,470 29

NEW HAVEN COUNTY.

TOWNS.	EXPENSES.							District Incubated- ness.	Per cent. etc.*	Per cent. child enum- erated.	Paid for each child in average attend- ance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries & Appa- ratus.	New Buildings.	Other Objects.	Total.				
New Haven City,...	\$242,711 43	\$37,016 17	\$9,132 06	\$2,380 92	\$100,720 69	\$59,821 73	\$454,783 00	\$3,000 00	...	...	\$57 64
" Westville,	4,851 52	125 00	348 99	40 00	...	6,406 97	11,772 48	5,000 00	...	...	43 28
" South,	360 00	46 65	...	...	...	71 00	477 65	...	...	5 82	16 47
" complete,	247,022 95	37,187 82	9,481 05	2,420 92	100,720 69	66,299 70	464,033 13	3,100 00	6.44	1.23	27 94
Ansonia,...	23,305 00	2,185 75	675 80	320 00	...	2,578 90	29,065 45	260 00	7.38	7.38	16 64
Bethany,...	1,860 00	229 94	16 53	...	...	72 00	1,174 47	72 00	3.62	3.62	20 24
Branford,...	1,181 79	160 28	...	...	...	38 05	1,320 12	38 05	3.43	3.43	20 24
Cheshire,...	5,072 33	723 90	665 60	430 87	15,896 85	1,545 66	27,935 21	100 00	13.74	13.71	18 86
Derby,...	4,250 00	436 68	148 57	...	...	101 00	4,930 25	125 00	4.26	4.03	23 22
East Haven,...	11,307 00	917 55	438 90	100 00	...	1,479 70	14,243 55	1,500 00	5.01	5.61	24 08
Guilford,...	1,681 66	151 72	98 00	...	...	20 85	1,932 23	20 50	1.42	1.42	14 77
Hamden,...	5,797 65	449 84	281 47	63 88	...	531 55	7,034 39	140 00	4.60	4.26	26 18
Hamden,...	6,168 00	630 00	654 87	...	2,232 21	171 90	9,856 98	171 90	3.22	2.99	16 43
Madison,...	2,771 49	477 66	3 50	...	...	87 50	3,340 15	87 50	3.44	3.44	18 50
Meriden,...	56,639 39	4,563 21	957 27	530 00	18,000 00	11,283 34	91,973 21	1,200 00	6.24	4.20	22 90
Middlebury,...	1,434 00	630 00	28 83	...	...	20 00	1,239 15	20 00	3.16	3.08	15 98
Middlebury,...	5,810 00	981 95	189 15	60 00	...	...	7,041 10	79 00	3.92	3.92	16 72
Naugatuck,...	18,293 20	2,106 54	1,132 67	...	1,992 67	11,605 38	35,129 40	654 00	10.45	6.31	30 15
North Branford,...	1,478 09	161 51	8 40	...	...	132 59	1,780 04	31 00	2.86	2.84	19 34
North Haven,...	3,160 07	395 89	9 90	...	...	113 30	3,679 10	68 00	3.41	3.34	17 64
Orange,...	12,100 90	1,835 79	4,240 14	72 03	...	4,241 47	22,400 33	112 82	3.73	3.85	18 25
Oxford,...	1,938 00	104 06	10 00	...	...	75 00	2,127 06	75 00	4.30	4.41	29 09
Prospect,...	720 00	40 04	35 00	...	...	32 10	827 14	18 00	4.30	4.17	20 95
Seymour,...	7,814 10	72 45	300 76	70 00	...	926 25	9,187 56	87 00	5.68	5.68	15 75
Southbury,...	1,604 00	150 27	6 55	...	...	47 00	1,807 82	47 00	2.14	2.14	20 09
Southbury,...	17,727 99	2,280 27	1,438 97	179 79	6,299 73	1,451 98	29,378 73	195 98	6.55	2.09	20 95
Wallingford,...	7,952 00	1,455 45	2,130 21	30 00	9,509 52	1,714 02	22,801 25	746 00	...	...	25 17
Waterbury,...	73,413 35	5,590 49	5,238 59	297 91	17,675 74	59,048 27	161,264 35	2,500 00	...	...	33 16
" complete,	81,365 35	7,055 94	7,368 80	327 91	27,185 26	60,762 29	184,065 55	3,240 00	10 36	0.52	32 29
Wolcott,...	1,264 00	133 00	22 80	...	...	...	1,419 80	30 00	2.33	2.33	21 84
Woodbridge,...	1,584 21	150 57	11 76	60 00	...	82 40	2,188 94	36 00	3.31	3.18	23 41
26 Towns.	\$526,156 17	\$63,578 89	\$28,225 29	\$4,635 40	\$172,137 41	163,609 82	\$585,622 98	\$11,486 75	6.79	2.49	\$5 42
											\$26 09

*Of taxable property appropriated for Public Schools, in mills and roots.

†Of taxable property appropriated for Public Schools by town tax, in mills and roots.

EXPENSES

411

NEW LONDON COUNTY.

TOWNS.	EXPENSES.						District Indebted- ness.	Per cent. etc.*	Paid for each child enumer- ated.	Paid for each child in attend- ance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.				
New London.....	\$4,966 50	\$2,774 25	\$1,820 63	\$1,098 10	\$18,000 00	\$3,781 18	\$142,000 00	3.09	\$12 38	\$21 90
Norwich Town.....	2,391 00	493 00	143 00	143 00	.....	880 00	8,000 00	.....	15 44	25 96
" Central.....	21,421 38	4,204 99	3,101 22	250 00	.....	1,702 05	35,000 00	.....	10 87	31 82
" West Chelsea..	8,547 00	600 00	1,500 00	50 00	.....	1,000 00	6,500 00	.....	11 32	18 76
" other Districts.	16,077 47	2,702 10	2,290 91	125 00	.....	6,344 74	11,000 00	.....	11 11	28 21
" complete.....	48,436 85	8,000 09	7,035 13	425 00	.....	9,986 79	60,500 00	4.26	13 95	27 20
Bozrah.....	1,455 46	154 10	.....	.....	.....	53 00	2,850 00	2.05	2 65	8 27
Colchester.....	5,020 36	659 26	133 76	20 00	.....	124 00	485 63	4.58	4 36	10 01
East Lyme.....	3,024 00	257 00	.....	.....	.....	120 00	.....	3.80	3 80	9 06
Franklin.....	1,411 51	111 55	122 32	.....	.....	86 50	.....	4.47	4 01	16 81
Griswold.....	6,495 25	1,017 88	531 46	50 00	.....	496 48	.....	4.27	3 59	11 90
Groton.....	8,851 75	1,415 09	30 00	.....	12 50	611 66	6,813 18	4.19	3 79	10 45
Lebanon.....	3,394 34	249 06	1,584 00	.....	.....	269 00	.....	4.72	2 84	16 05
Ledyard.....	1,994 89	126 87	86 50	.....	.....	70 00	.....	2.95	2 72	8 32
Lisbon.....	927 38	172 24	.....	.....	.....	59 50	18 00	4.00	3 28	10 25
Lyme.....	959 00	84 25	.....	.....	.....	52 38	.....	1.76	1 76	6 40
Montville.....	4,593 51	289 76	221 56	.....	12 50	204 51	.....	4.05	3 67	9 00
North Stonington...	2,855 32	150 25	.....	.....	.....	5351 84	35 50	4.08	3 41	9 63
Old Lyme.....	1,608 00	84 45	.....	.....	7,550 00	3,178 93	.....	19.05	10 39	8 47
Preston.....	4,374 85	314 10	285 00	30 04	.....	99 00	.....	3.41	3 41	8 20
Salem.....	752 26	76 38	.....	.....	.....	854 64	.....	4 59	4 47	8 90
Sprague.....	1,886 57	340 23	.....	.....	.....	110 00	.....	2.30	2 30	6 03
Stonington.....	12,394 30	1,849 06	1,852 10	68 71	.....	2,336 80	329 47	6 13	3 35	12 10
Voluntown.....	1,849 40	133 78	.....	.....	.....	18,850 96	34,307 72	5 59	5 59	8 71
Waterford.....	3,739 58	390 52	17 00	75 00	189 03	47 00	511 16	3 00	2 60	6 51
21 Towns.	\$140,841 08	\$18,651 07	\$13,604 36	\$1,766 85	\$25,764 03	\$19,284 75	\$244,671 19	4.16	2.63	\$11 64
										\$21 08

* Of taxable property appropriated for Public Schools, in mills and roots.

† Of taxable property appropriated for Public Schools by town tax, in mills and roots.

FAIRFIELD COUNTY.

TOWNS.	Grand List.	RECEIPTS.						District Taxing.		
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.		Other Sources.	Total.
Bridgeport,.....	\$54,301.107	\$9,430 00	\$431 48	\$112 00	\$119,483 67	.....	.....	.....	\$149,457 15	..
Danbury,.....	7,380,470	9,891 00	.....	100 00	29,322 80	\$145 00	.....	\$6,134 08	45,592 88	2
Bethel,.....	1,186,308	1,737 00	154 20	10 45	7,326 53	.....	.....	.....	9,228 18	..
Brookfield,.....	484,312	495 00	.....	.....	1,711 77	.....	.....	.....	2,206 77	1
Darien,.....	1,663,102	778 50	153 85	.....	3,539 76	159 19	.....	40 00	4,671 30	..
Easton,.....	404,983	470 25	139 38	.....	1,627 87	.....	.....	10 00	2,247 50	..
Fairfield,.....	2,154,550	1,026 00	339 02	268 00	9,351 53	.....	.....	.....	11,884 55	..
Greenwich,.....	5,953,117	5,062 50	48 00	.....	12,057 25	22,355 00	.....	.....	39,522 75	3
Huntington,.....	1,497,990	2 256 75	176 06	66 05	6,843 81	2,014 74	.....	1,020 64	12,978 05	1
Monroe,.....	363,050	400 50	128 19	.....	1,495 52	.....	.....	35 00	2,059 21	..
New Canaan,.....	1,258,109	1,287 00	209 00	15 62	9,703 89	.....	\$146 89	100 00	11,522 40	..
New Fairfield,.....	355,598	342 00	125 25	.....	1,023 67	.....	8 50	.....	1,499 42	..
Newtown,.....	1,593,243	1,501 50	503 28	.....	6,105 74	434 63	.....	.....	8,665 15	2
Norwalk,.....	6,468,168	9,029 25	472 62	132 00	31,535 37	\$3,866 39	.....	387 08	49,942 71	3
Redding,.....	508,702	519 75	173 20	16 35	1,529 14	.....	137 41	5 00	2,380 85	..
Ridgefield,.....	1,381,185	1,093 50	230 40	.....	4,413 47	789 35	348 80	157 00	7,032 52	1
Sherman,.....	347,125	317 25	144 00	.....	831 46	.....	.....	.....	1,292 71	..
Stamford,.....	9,578,677	8,943 75	452 28	142 42	48,340 23	.....	.....	515 51	58,394 19	1
Stratford,.....	1,026,995	1,206 00	147 55	112 00	4,206 87	.....	10 00	940 00	6,712 42	1
Trumbull,.....	603,847	654 75	159 50	29 30	1,541 45	.....	37 30	.....	2,422 30	..
Weston,.....	334,485	335 25	.....	.....	853 67	.....	.....	.....	1,188 92	..
Westport,.....	2,217,567	1,838 25	224 36	.....	3,427 04	500 00	33 45	140 00	6,163 10	2
Wilton,.....	653,264	828 00	.....	.....	2,054 34	.....	.....	.....	2,882 34	..
23 Towns.	\$101,715,966	\$80,493 75	\$4,411 62	\$1,004 19	\$308,446 85	\$35,384 30	\$722 35	\$9,484 31	\$439,947 37	16

EXPENSES

413

FAIRFIELD COUNTY.

TOWNS.	EXPENSES.							District Indebted- ness.	Per cent, etc.*	Per cent, etc.†	Paid for each child in average attend- ance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Appa- ratus.	New Buildings.	Other Objects.	Total.				
Bridgeport,.....	\$99,254 56	\$12,370 74	\$23,186 65	\$594 63	.....	\$14,051 07	\$149,457 65	.....	2.20	2.20	\$21 52
Danbury,.....	31,930 00	5,521 28	3,250 13	344 50	\$6,045 33	3,900 43	51,020 67	\$59,058 28	4.82	3.97	19 32
Bethel,.....	7,034 00	1,295 41	674 60	6 98	197 19	.....	9,228 18	.....	6.17	11 69	17 07
Brookfield,.....	2,000 80	165 07	.....	.....	.....	40 00	2,206 77	.....	3.53	10 03	20 52
Darien,.....	3,938 61	402 84	33 12	40 00	.....	110 00	4,554 57	2,265 00	2.24	13 07	25 34
Easton,.....	2,022 79	137 41	10 00	.....	.....	77 30	2,247 50	.....	2.12	10 75	22 93
Fairfield,.....	8,670 56	1,156 99	860 19	.....	.....	11,884 55	11,884 55	.....	4.04	4.01	21 31
Greenwich,.....	15,320 00	1,442 40	475 00	.....	4,000 00	705 35	21,942 75	45,000 00	5.78	13 88	21 31
Huntington,.....	9,506 73	341 01	489 01	.....	.....	1,643 30	11,978 03	26,000 00	6.99	7 97	17 66
Monroe,.....	1,895 26	90 95	.....	35 00	.....	38 00	2,059 21	.....	4.21	11 56	18 30
New Canaan,.....	6,482 00	1,096 33	3,542 10	246 89	.....	153 08	11,522 40	3,519 89	7.95	7.76	38 28
New Fairfield,.....	1,323 30	92 37	.....	.....	.....	75 25	1,490 92	.....	2.00	2.87	16 38
Newtown,.....	6,890 00	432 53	434 63	.....	.....	744 99	8,511 15	.....	4.14	3.86	21 76
Norwalk,.....	34,508 55	4,304 16	2,743 58	287 14	8,500 00	4,442 00	54,875 43	47,869 68	6.23	4.87	20 49
Redding,.....	2,960 66	114 78	132 41	10 00	.....	54 00	2,386 85	.....	3.28	3.00	20 97
Ridgefield,.....	5,376 13	528 76	936 98	82 48	.....	125 00	7,049 35	.....	4.13	3.19	23 57
Sherman,.....	1,179 00	73 71	.....	.....	40 00	40 00	1,292 71	.....	2.39	2.39	21 30
Stamford,.....	43,019 83	8,927 58	.....	262 04	.....	6,184 74	58,394 19	.....	5.10	5.04	28 29
Stratford,.....	4,888 29	971 54	17 84	10 00	.....	1,292 50	7,180 47	18,800 00	5.02	4.09	23 61
Trumbull,.....	2,189 09	166 47	5 00	.....	.....	114 30	2,468 86	116 56	2.61	2.55	18 42
Weston,.....	1,116 09	49 83	3 00	.....	.....	20 00	1,188 92	.....	2.55	7 97	14 32
Westport,.....	4,895 20	473 95	400 00	73 45	.....	147 75	5,900 35	1,650 00	1.84	1.54	17 28
Wilton,.....	2,693 78	137 56	.....	.....	.....	51 00	2,882 34	.....	3.14	7 83	14 63
23 Towns.	\$298,343 23	\$40,288 87	\$37,203 24	\$1,993 11	\$18,742 52	\$35,206 87	\$431,777 84	\$204,218 81	3.48	3.03	\$21 64

* Of taxable property appropriated for Public Schools, in mills and 100ths.

† Of taxable property appropriated for Public Schools by town tax, in mills and 100ths.

WINDHAM COUNTY.

TOWNS.	Grand List.	RECEIPTS.							Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	
Brooklyn,	\$1,297,996	\$1,293 75	\$225 00	\$12 48	\$3,282 49	\$1,256 00	.....	\$80 21	\$6,149 03
Ashford,	232,341	315 00	109 85	.....	1,017 13	.....	.....	.....	1,531 08
Canterbury,	437,110	429 75	144 00	19 20	1,267 02	.....	.....	.....	1,850 97
Chaplin,	183,118	249 75	124 36	.....	497 36	.....	\$10 00	10 00	801 37
Eastford,	169,160	335 25	126 44	.....	457 83	.....	.....	.....	919 32
Hampton,	279,262	252 00	169 68	.....	958 46	.....	.....	.....	1,383 14
Killingly,	2,197,873	3,309 75	461 82	.....	12,362 01	3,241 13	.....	747 79	20,122 50
Plainfield,	1,760,716	2,358 00	371 05	.....	5,537 03	83 40	.....	45 00	8,394 48
Pomfret,	926,119	627 75	272 50	34 22	1,072 20	.....	.....	.....	2,606 07
Punam,	3,030,861	3,431 25	259 04	13 98	6,375 15	.....	16 00	.....	10,095 42
Scotland,	218,984	204 75	66 39	19 80	751 56	.....	.....	.....	1,042 50
Sterling,	319,454	607 50	.....	.....	1,315 69	.....	24 89	5 00	1,953 08
Thompson,	1,029,248	3,069 00	.....	.....	3,587 12	75	.....	75 00	6,731 87
Windham,	4,399,864	4,441 50	348 94	56 82	20,928 17	5,228 89	90 97	2,386 57	33,481 86
Woodstock,	911,818	1,021 50	337 13	40 14	2,132 55	.....	28 00	.....	3,559 32
15 Towns.	\$17,993,764	\$21,946 50	\$3,106 20	\$106 64	\$62,141 77	\$9,810 17	\$169 86	\$3,352 57	\$100,723 71

EXPENSES

415

WINDHAM COUNTY.

TOWNS.	EXPENSES.						District Indebted- ness.	Per cent., etc.* etc.†	Per cent., etc.* etc.†	Paid for each child in average atten- dance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Appa- ratus.	New Buildings.	Other Objects.				
Brooklyn,.....	\$4,116 27	\$619 82	\$204 11	\$28 00	.....	\$192 10	\$58 00	3.55	2.52	\$25 61
Ashford,.....	1,384 54	94 44	.....	.....	.....	53 00	53 00	4.37	4.37	19 76
Canterbury,.....	1,580 54	95 25	.....	.....	.....	65 00	65 00	2.89	2.89	16 58
Chaplin,.....	558 00	11 55	59 71	20 00	.....	242 21	15 00	2.82	2.71	8 03
Eastford,.....	829 19	51 41	.....	.....	.....	39 00	39 00	2.70	2.70	10 75
Hampton,.....	1,253 27	88 87	33 00	.....	.....	38 00	38 00	3.44	3.43	12 61
Killingly,.....	13,896 00	1,910 08	937 56	207 62	.....	1,413 14	30 00	7.43	5.62	16 24
Plainfield,.....	7,355 34	657 24	73 49	90 00	.....	18,122 50	327 50	3.21	3.14	21 86
Pomfret,.....	2,376 77	157 13	1 46	.....	.....	77 77	72 77	1.80	1.80	14 01
Putnam,.....	8,952 89	1,654 96	.....	28 00	.....	291 57	211 25	2.10	2.10	20 46
Scotland,.....	957 28	62 22	.....	.....	.....	23 00	23 00	3.43	3.43	17 09
Sterling,.....	1,791 66	106 49	.....	29 89	.....	55 00	55 00	4.21	4.11	11 72
Thompson,.....	5,711 44	681 50	20 75	10 25	.....	277 26	202 26	2.24	2.20	16 03
Windham,.....	23,865 19	3,351 95	903 91	1,349 33	146 93	3,649 05	234 50	6.50	4.75	38 00
Woodstock, .. .	3,158 53	256 92	27 90	28 00	.....	115 00	115 00	2.36	2.33	14 49
15 Towns.	\$76,926 91	\$9,799 83	\$2,411 80	\$1,791 09	\$146 93	\$6,462 70	\$1,730 78	4.19	3.45	\$22 02
							\$33,724 43			\$9 98

* Of taxable property appropriated for Public Schools, in mills and roots.

† Of taxable property appropriated for Public Schools by town tax, in mills and roots.

RECEIPTS

LITCHFIELD COUNTY.

TOWNS.		RECEIPTS.						Districts Taxing.
Grand List.	School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.		Total.
Litchfield,	\$2,833,453	\$1,467 00	\$522 90	\$156 00	\$6,599 33	.....	.....	\$8,745 23
Barkhamsted,	347,930	495 00	264 24	.....	805 11	\$78 91	5 00	1,653 26
Bethlehem,	361,799	222 75	116 35	.....	648 28	45 08	2 00	1,034 46
Bridgewater,	358,609	272 25	148 88	7 76	957 17	550 00	.....	1,936 06
Canaan,	484,930	398 25	.....	.....	1,395 57	.....	22 13	1,815 95
Colebrook,	334,098	582 75	.....	.....	1,161 10	95 00	.....	1,838 85
Cornwall,	663,186	618 75	222 12	38 82	1,421 64	.....	210 03	2,511 36
Goshen,	541,045	405 00	.....	.....	1,384 08	.....	70 94	1,860 02
Harwinton,	424,172	537 75	240 73	.....	1,552 72	.....	.....	2,331 20
Kent,	458,646	605 25	.....	.....	2,190 36	177 82	87 00	3,069 18
Morris,	341,274	202 50	133 02	.....	768 36	.....	.....	1,210 88
New Hartford,	1,068,043	1,881 00	.....	.....	3,422 74	60 08	17 00	5,808 06
New Milford,	1,878,605	1,698 75	.....	131 34	7,326 37	33 39	131 34	9,287 80
Norfolk,	927,752	717 75	184 26	77 89	2,264 18	.....	4 00	3,290 70
North Canaan,	680,599	780 75	174 54	.....	2,254 71	.....	16 00	3,226 00
Plymouth,	940,813	1,057 50	159 03	.....	5,681 72	64 00	95 32	7,099 02
Roxbury,	417,529	425 25	172 90	.....	952 26	.....	25 33	1,575 74
Salisbury,	1,865,843	1,797 75	.....	.....	5,576 00	10 17	118 50	7,152 42
Sharon,	1,327,823	985 50	453 00	.....	3,602 50	.....	20 00	5,061 00
Thomaston,	1,499,568	1,687 50	.....	.....	6,354 51	.....	.....	8,042 01
Torrington,	4,279,529	3,692 25	237 64	150 00	12,473 56	.....	.....	16,553 45
Warren,	225,673	249 75	.....	.....	687 00	.....	50 00	986 75
Washington,	919,823	839 25	249 80	.....	2,032 72	.....	10 97	3,132 74
Watertown,	1,334,632	1,179 00	253 15	.....	3,629 51	.....	205 87	5,138 95
Winchester,	2,677,794	3,219 75	273 05	.....	11,377 68	51 42	61 62	15,482 10
Woodbury,	898,938	801 00	135 07	18 38	2,470 28	.....	1 25	3,425 98
26 Towns.	\$28,081,896	\$26,910 00	\$3,940 63	\$580 19	\$88,989 46	\$1,165 87	\$700 32	\$123,799 17
								9

LITCHFIELD COUNTY.

TOWNS.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent.*	Per cent.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
Litchfield,.....	\$6,446 50	\$1,130 99	\$649 51	\$145 23	.....	\$373 00	\$8,745 23	\$773 00	.....	2.28	2.28	\$13 41	\$20 64
Barkhamsted,.....	1,371 34	108 01	78 01	10 00	.....	35 00	1,653 26	85 00	\$145 00	2.56	2.31	7 51	15 97
Beblehem,.....	913 91	88 47	45 08	.....	.....	27 00	1,034 46	27 00	.....	1.96	1.79	10 44	18 07
Bridgewater,.....	1,201 28	84 76	550 00	.....	.....	40 00	1,936 06	40 00	.....	4.20	2.60	16 00	27 86
Canaan,.....	1,550 50	198 32	5 45	.....	.....	61 68	1,815 95	45 00	.....	2.92	2.87	10 25	17 97
Colebrook,.....	1,596 60	105 25	90 00	.....	.....	42 00	1,833 85	42 00	.....	3.75	3.47	7 08	12 30
Goshen,.....	2,193 43	172 93	55 00	.....	.....	90 00	2,511 36	90 00	.....	2.46	2.14	9 13	14 47
Cornwall,.....	1,636 66	132 31	9 40	.....	.....	75 00	1,853 37	75 00	.....	2.68	2.55	10 29	20 36
Harwinton,.....	4,802 28	116 92	286 00	60 00	.....	66 00	2,331 20	66 00	.....	3.66	3.66	9 75	20 35
Kent,.....	2,722 15	213 25	38 76	.....	.....	95 02	3,069 18	95 02	.....	5.37	4.77	11 40	19 92
Morris,.....	1,085 24	69 50	.....	5 00	.....	48 00	1,207 74	48 00	.....	2.30	2.25	9 29	13 80
New Hartford,.....	4,769 20	496 63	114 45	.....	.....	289 67	5,795 31	200 00	6,500 00	3.67	3.20	6 78	23 77
New Milford,.....	7,191 66	1,025 28	624 57	.....	\$125 36	547 47	9,388 98	315 15	.....	3.96	3.89	12 43	21 33
Norfolk,.....	2,780 80	272 92	48 18	28 00	.....	160 80	3,209 70	70 00	.....	2.49	2.44	10 31	18 08
North Canaan,.....	.....	.....	.....	.....	.....	60 00	3,225 32	60 00	.....	3.33	3.31	9 29	16 84
Plymouth,.....	4,926 06	861 29	453 64	.....	.....	288 10	6,129 99	110 00	1,550 00	6.25	6.08	13 89	20 56
Roxbury,.....	1,444 88	98 06	18 80	.....	.....	50 00	1,581 74	50 00	.....	2.34	2.28	8 38	15 43
Salisbury,.....	6,597 25	703 00	10 17	.....	.....	192 00	7,152 42	50 00	.....	3.15	3.08	9 38	24 47
Sharon,.....	4,556 64	404 36	20 00	.....	.....	80 00	5,061 00	80 00	.....	2.72	2.71	11 55	18 91
Thomaston,.....	6,438 60	1,552 79	15 62	35 00	.....	.....	8,042 01	1,000 00	.....	4.23	4.23	10 72	15 66
Torrington,.....	12,397 17	3,184 99	465 76	369 30	.....	277 73	16,694 95	1,273 00	.....	2.91	2.91	10 17	19 44
Warren,.....	848 86	63 89	.....	50 00	.....	24 00	986 75	24 00	.....	3.26	3.04	8 88	18 27
Washington,.....	2,545 31	199 48	157 47	27 45	.....	257 71	3,187 42	90 50	.....	2.22	2.20	8 54	17 75
Watertown,.....	4,318 69	600 12	256 24	105 39	.....	386 70	8,843 95	137 85	4,100 00	2.91	2.71	10 81	17 76
Winchester,.....	12,373 98	2,214 66	321 08	798 31	.....	864 17	16,572 20	221 31	2,555 00	4.47	4.24	11 58	23 94
Woodbury,.....	3,074 15	201 83	.....	.....	.....	150 00	3,425 98	150 00	.....	2.74	2.74	9 62	18 77
26 Towns.	\$99,498 33	\$14,741 06	\$4,314 09	\$1,633 68	\$3,302 17	\$4,631 05	\$128,120 38	\$4,959 83	\$14,850 00	3.28	3.16	\$10 43	\$19 42

* Of taxable property appropriated for Public Schools, in mills and roots.

† Of taxable property appropriated for Public Schools by town tax, in mills and roots.

RECEIPTS

MIDDLESEX COUNTY.

TOWNS.		RECEIPTS.						Districts Taxing.	
Grand List.	School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
Middletown,.....	\$2,749 50	\$326 00	\$144 00	\$5,846 05	\$1,415 20	\$16 00	\$34 75	\$10,531 50	1
" City,.....	3,874 50	477 00	69 57	5,500 00	16,258 16	.....	53,796 29	79,975 52	1
" complete,.....	6,624 00	803 00	213 57	11,346 05	17,673 36	16 00	53,831 04	90,507 02	2
Haddam,.....	987 75	466 00	.....	1,832 69	.....	98 60	77 90	3,462 94	.....
Chatham,.....	816 75	419 91	.....	2,225 56	.....	.....	205 00	3,667 22	.....
Chester,.....	486,388	133 45	.....	1,606 13	367 76	.....	29 20	2,764 29	.....
Clinton,.....	661,076	97 60	34 98	.....	.....	.....	.....	600 68	.....
Cromwell,.....	807,338	1,113 75	157 11	2,430 21	38 43	.....	.....	3,764 83	.....
Durham,.....	446,253	170 00	101 24	958 00	.....	140 00	.....	1,729 24	.....
East Haddam,.....	1,026 00	278 08	.....	3,323 48	.....	3 50	6 49	4,637 55	.....
Essex,.....	740 25	134 94	57 06	3,256 98	.....	20 00	.....	4,209 23	.....
Killingworth,.....	279 00	142 44	10 00	1,003 38	.....	.....	.....	1,434 82	.....
Middlefield,.....	482,581	402 75	36 00	1,107 71	350 00	.....	.....	1,086 95	.....
Old Saybrook,.....	578 25	90 49	.....	3,436 48	.....	.....	43 50	4,058 23	.....
Portland,.....	2,337 75	225 46	488 25	8,802 11	261 55	.....	109 07	12,305 10	.....
Saybrook,.....	627 75	84 68	.....	3,039 62	.....	380 47	117 85	4,250 37	.....
Westbrook,.....	362 25	200 00	.....	794 82	.....	.....	.....	1,357 07	.....
15 Towns.	\$17,442 00	\$3,403 16	\$966 43	\$45,163 22	\$18,691 10	\$658 57	\$54,501 05	\$140,825 53	4

EXPENSES

419

MIDDLESEX COUNTY.

TOWNS.	EXPENSES.							District Indebted- ness.	Per cent., etc.*	Paid for each child in average attend- ance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Appa- ratus.	New Buildings.	Other Objects.	Total.			
Middletown,.....	\$8,120 89	\$580 36	\$374 44	\$57 00	\$1,017 35	\$532 23	\$10,682 27	\$1,600 00	.....	\$7 90, \$11 65
" City,.....	15,472 23	2,077 01	543 06	59 00	35,890 24	7,161 69	62,103 23	95,763 65	.....	15 22 26 31
" complete,.....	23,593 12	3,557 37	917 50	116 00	36,907 59	7,693 92	72,785 50	97,363 65	9.55	12 18 19 65
Haddam,.....	2,801 22	303 22	161 00	.....	.....	107 50	3,462 94	580 00	3.24	7 98 14 45
Chatham,.....	3,149 75	320 47	40 00	.....	.....	160 00	3,670 22	302 00	3.72	10 11 16 20
Chester,.....	2,691 00	235 33	17 42	50 13	.....	190 50	2,593 38	500 00	4.11	9 29 13 19
Clinton,.....	570 00	40 58	.....	.....	.....	80 00	690 58	.....	.....	2 78 41 85
Cromwell,.....	3,286 00	345 99	63 72	.....	.....	66 12	3,764 83	.....	2.75	7 60 12 82
Durham,.....	1,617 50	212 14	17 00	.....	.....	58 36	1,904 94	.....	2.46	11 90 19 84
East Haddam,.....	4,011 33	397 19	7 25	10 00	.....	508 38	4,934 15	285 10	2.98	10 82 16 86
Essex,.....	3,239 33	298 63	118 39	198 45	.....	354 43	4,209 23	.....	3.33	12 79 18 36
Killingworth,.....	1,320 15	76 67	.....	.....	.....	38 00	1,434 82	.....	5.16	11 57 20 20
Middlefield,.....	1,458 00	166 52	300 00	.....	.....	.....	1,924 52	.....	3.02	10 75 17 18
Old Saybrook,.....	2,974 00	189 78	97 55	55 00	.....	741 90	4,058 23	9,500 00	5.85	15 79 24 67
Portland,.....	9,354 00	1,527 84	242 46	123 52	.....	1,464 16	12,711 98	16,872 00	4.80	12 23 24 40
Saybrook,.....	2,952 00	585 80	120 95	380 47	.....	211 15	4,250 37	10,000 00	5.16	15 23 20 28
Westbrook,.....	1,245 00	90 07	.....	.....	.....	22 00	1,357 07	.....	1.64	8 42 14 99
15 Towns.	\$63,662 40	\$8,440 60	\$2,103 24	\$933 57	\$36,907 59	\$11,705 36	\$123,752 76	\$135,492 75	6.29	\$11 20 \$18 94

* Of taxable property appropriated for Public Schools, in mills and toothes.

† Of taxable property appropriated for Public Schools by town tax, in mills and toothes.

TOLLAND COUNTY.

TOWNS.	Grand List.	RECEIPTS.							Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.
Tolland,	\$334,967	\$477 00	\$241 98	.....	\$1,266 50	\$100 00	\$72 00	.....	\$2,157 48
Andover,	200,593	150 75	99 80	.....	249 35	.....	.....	.....	499 90
Bolton,	170,553	211 50	114 58	\$44 05	457 92	.....	5 00	\$5 02	838 07
Columbia,	253,776	328 50	.....	19 67	1,153 83	.....	.....	.....	1,302 00
Coventry,	630,851	816 75	229 70	32 64	2,127 18	.....	.....	47 20	3,253 47
Ellington,	677,978	758 25	224 21	.....	2,787 13	1,174 28	9 56	44 00	4,997 43
Hebron,	423,009	499 50	228 03	68 00	1,118 97	.....	20 00	10 22	1,644 72
Mansfield,	533,975	828 00	303 04	36 00	2,019 82	100 00	45 00	70 28	3,402 14
Somers,	792,780	634 50	291 66	.....	2,521 33	.....	21 00	.....	3,468 49
Stafford,	1,267,184	2,074 50	381 96	24 00	7,511 70	2,365 41	209 00	.....	12,703 17
Union,	114,403	148 50	169 50	.....	757 59	.....	105 00	.....	1,120 59
Vernon,	2,907,813	4,340 25	139 43	.....	15,971 75	.....	37 18	797 88	21,286 49
Willington,	212,793	515 25	.....	.....	1,266 21	.....	70 22	35 56	1,887 24
13 Towns.	\$8,518,875	\$11,783 25	\$2,363 89	\$224 36	\$39,209 28	\$3,739 69	\$431 56	\$1,309 16	\$59,061 19

EXPENSES

421

TOLLAND COUNTY.

TOWNS.	EXPENSES.							District Indebtedness.	Per cent, etc.*	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.				
Tolland,....	\$1,791 67	\$143 81	\$132 00	\$30 00	.....	\$55 00	\$2,152 48	\$100 00	4.29	3.78	\$15 82
Andover,....	395 50	96 40	.....	.....	.....	8 00	499 90	8 00	1.24	1.24	18 17
Bolton,....	752 32	47 25	4 50	10 00	.....	24 00	838 07	24 00	2.74	2.68	18 02
Columbia,....	1,353 50	96 50	.....	.....	.....	52 00	1,502 00	52 00	4.54	4.54	15 43
Coventry,....	2,869 62	193 60	316 60	20 25	.....	306 75	3,706 82	132 00	3.44	3.37	16 04
Ellington,....	3,380 57	322 21	214 78	.....	.....	493 24	4,410 80	68 00	5.92	4.11	22 79
Hebron,....	1,727 21	129 98	96 13	20 00	.....	52 49	2,025 81	52 00	2.71	2.64	14 67
Mansfield,....	2,924 19	225 07	35 91	.....	\$100 00	96 57	3,392 64	84 00	4.19	3.78	15 06
Somers,....	3,078 40	303 09	.....	21 00	.....	66 00	3,468 49	66 00	3.20	3.18	17 65
Stafford,....	8,392 00	1,407 09	995 22	104 00	.....	222 00	11,120 31	222 00	8.06	5.92	22 44
Union,....	889 94	75 05	165 00	.....	.....	50 00	1,180 59	50 00	7.53	6.62	22 92
Vernon,....	16,228 75	2,664 48	1,825 02	325 74	.....	1,517 32	22,561 31	300 00	5.77	5.40	19 32
Wilmington,....	1,617 09	106 86	39 18	12 72	.....	72 01	1,847 86	0 56	6.44	5.95	12 87
13 Towns.	\$45,410 76	\$5,812 89	\$3,824 34	\$543 71	\$100 00	\$3,015 38	\$58,707 08	\$1,185 01	5.24	4.60	\$18 64

* Of taxable property appropriated for Public Schools, in mills and roots.

† Of taxable property appropriated for Public Schools by town tax, in mills and roots.

SUMMARY BY COUNTIES.

COUNTIES.	Grand List.	RECEIPTS.					Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	
Hartford,.....	\$56,716,342	\$73,068 75	\$6,940 04	\$3,377 24	\$285,888 32	\$142,499 96	20
New Haven,.....	106,429,424	114,680 25	4,336 93	690 05	295,345 13	392,627 20	19
New London,.....	37,995,234	37,500 75	4,786 28	599 52	99,954 85	14,243 94	25
Fairfield,.....	101,715,966	80,493 75	4,411 62	1,004 10	308,446 85	1,350 14	16
Windham,.....	17,993,764	21,940 50	3,106 20	196 64	55,384 30	722 35	7
Litchfield,.....	28,681,896	26,910 00	3,940 68	580 19	62,141 77	169 86	9
Middlesex,.....	18,991,751	17,442 00	3,493 16	966 43	88,989 46	700 32	4
Tolland,.....	8,518,875	11,783 25	2,133 89	224 30	45,163 22	18,601 10	3
The State,	\$416,323,252	\$333,825 25	\$33,288 80	\$7,639 22	\$1,195,138 88	\$655,177 02	103

SUMMARY BY COUNTIES.

COUNTIES.	Teachers' Wages.	EXPENSES.					Cost of Superintendence.	District Indebtedness.	Per Cent, etc.*	Paid for each child etc.†	Paid for each child in average attendance.
		Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.					
Hartford,.....	\$370,344 85	\$38,616 35	\$17,982 44	\$7,104 87	\$50,767 56	\$81,861 31	\$6,829 54	\$800 953 06	4.82	2.95	\$15 88
New Haven,.....	526,156 17	63,578 86	28,225 29	4,635 40	172,327 41	163,099 82	11,489 75	1,215,042 87	6.79	2.49	15 42
New London,.....	140,841 08	18,651 97	13,604 36	1,766 85	25,764 03	19,284 75	5,222 80	244,071 19	4.10	2.03	21 08
Fairfield,.....	298,343 23	40,288 87	37,203 24	1,993 11	18,742 52	35,206 87	431,777 84	204,218 81	3.48	3.03	11 54
Windham,.....	76,926 91	9,799 83	2,411 80	1,791 09	146 93	6,462 70	97,539 26	33,724 43	4.19	3.45	9 98
Litchfield,.....	99,498 33	14,741 06	4,314 09	1,633 68	3,302 17	4,631 05	128,120 38	14,850 00	3.28	3.16	10 43
Middlesex,.....	63,662 40	8,440 60	2,103 24	933 57	36,007 50	11,705 36	3,907 59	135,492 75	6.29	2.38	11 20
Tolland,.....	45,410 76	5,812 89	3,824 34	543 71	100 00	3,015 38	1,185 01	33,173 38	5.24	4.60	11 10
The State,	\$1,621,183 73	\$199,929 56	\$109,668 80	\$20,402 28	\$308,038 21	\$325,867 24	\$2,585,109 82	\$44,950 59	39.4	88.2	\$13 34

* Of taxable property appropriated for Public Schools, in mills and roots.

† Of taxable property appropriated for Public Schools by town tax, in mills and roots.

HARTFORD COUNTY.

SCHOLARS

423

TOWNS.	Population. 1890.	Enumerated October, 1894.	Registered.		In Private Schools.	In no School.	Average Attendance.		Per cent. who attended some part of the year.	Per cent. of attend- ance on basis of enumeration.	Per cent. of attend- ance on basis of registration.
			Winter.	Summer.			Winter.	Summer.			
Hartford,	53,230	11,262	8,136	7,705	538	1,595	6,608	6,646	84.7	58.8	83.6
Avon,	1,182	247	187	223	...	2	158	155	90.2	63.3	53.6
Berlin,	2,600	542	421	365	...	29	332	289	89.8	57.2	79.0
Bloomfield,	1,308	246	185	157	...	25	133	117	85.7	50.8	79.0
Bristol,	7,382	1,787	1,611	1,486	72	213	1,243	1,233	102.6	69.2	79.9
Burlington,	1,302	315	245	216	7	...	166	146	89.5	49.5	67.6
Canton,	2,500	624	637	529	15	61	472	460	102.0	74.6	88.5
Canton,	661	128	103	94	1	...	79	72	106.2	58.9	76.6
East Granby,	4,455	1,191	973	887	11	133	837	760	106.8	67.0	85.8
East Hartford,	2,890	690	558	479	...	69	415	344	92.6	55.0	74.6
East Windsor,	7,199	1,533	966	846	32	400	765	722	65.1	48.4	84.8
Enfield,	3,179	730	616	576	29	10	497	467	91.7	66.0	80.8
Farmington,	3,457	732	536	493	1	12	410	398	85.2	55.3	78.8
Glastonbury,	1,251	254	212	190	13	...	108	158	101.5	64.1	81.0
Granby,	565	99	86	73	1	1	64	54	106.0	59.5	74.4
Hartland,	8,222	1,983	1,793	1,651	28	5	1,436	1,396	95.5	71.4	85.4
Manchester,	582	101	91	77	...	7	73	54	102.9	62.8	75.5
Marbleborough,	19,007	4,618	3,385	2,749	170	53	2,276	2,401	73.3	50.6	85.0
New Britain,	983	207	148	117	1	38	98	83	71.4	43.7	72.4
Newington,	1,993	368	329	300	4	...	272	265	94.5	72.9	85.3
Plainville,	1,649	303	184	151	1	10	112	101	95.3	55.1	69.3
Rocky Hill,	1,874	398	305	296	2	29	215	198	105.2	51.8	68.7
Simsbury,	5,501	1,137	860	887	77	13	737	723	94.4	61.2	82.1
Southington,	1,736	347	315	292	9	...	249	209	101.1	65.9	75.4
South Windsor,	3,169	636	494	455	11	44	396	378	90.0	60.8	81.5
Suffield,	1,930	471	406	382	10	10	331	329	109.5	70.0	83.7
West Hartford,	2,271	392	367	316	9	11	304	263	102.5	72.3	83.0
Wethersfield,	2,954	599	520	482	...	31	414	391	95.8	67.1	80.3
Windsor,	2,758	645	220	209	...	332	191	180	37.2	28.7	86.4
Windsor Locks,											
29 Towns.	147,180	32,475	23,956	22,650	1,042	5,814	19,460	18,985	86.6	59.1	82.4

NEW HAVEN COUNTY.

TOWNS.	Population, 1890.	Enumerated October, 1894.	Registered.				In Schools.		Average Attendance.		Per cent. attended some part of the year.	Per cent. of attend- ance on basis of enumeration.	Per cent. of attend- ance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.	In Private Schools.	In no School.	Winter.	Summer.			
New Haven City, .....	.....	19,787	16,064	13,658	13,658	630	1,918	3,691	12,700	12,700	81.1	64.1	92.9
" Westville, .....	.....	419	380	323	312	....	7	16	282	262	90.6	64.9	85.6
" South, .....	.....	82	58	44	34	....	....	....	34	24	70.7	35.3	74.3
" complete, .....	.....	20,288	16,502	14,025	14,004	630	1,926	3,745	13,016	12,986	81.3	64.0	92.7
Ansonia,	86,045	2,563	2,241	2,098	2,095	69	83	370	1,742	1,751	87.4	68.1	83.3
Beacon Falls,	10,342	100	101	90	73	....	....	....	65	51	101.0	58.0	71.1
Bethany,	595	101	98	86	78	2	1	6	58	52	97.0	54.4	67.0
Branhford,	4,460	908	881	799	761	25	....	50	627	649	97.0	70.2	81.7
Cheshire,	1,029	352	332	208	258	10	1	30	232	103	94.3	60.3	76.4
Derby,	5,969	1,539	893	733	713	41	396	250	595	588	58.0	38.4	81.8
East Haven,	5,955	1,162	135	193	110	....	14	8	87	96	83.3	56.4	85.1
Guilford,	2,860	485	558	438	378	20	3	97	351	313	104.7	68.4	81.3
Hamden,	3,882	874	728	639	612	8	26	104	40	458	83.2	53.0	74.1
Madison,	1,429	251	283	240	213	....	....	23	187	174	112.7	71.9	79.6
Meriden,	25,423	6,094	4,669	3,985	3,767	159	1,372	745	3,220	3,240	76.9	53.0	83.3
Middlebury,	566	141	133	118	98	3	6	24	83	72	94.3	54.9	71.7
Milford,	3,811	729	566	521	519	21	33	141	428	414	77.6	57.7	80.9
Naugatuck,	6,218	1,677	1,530	1,413	1,341	7	18	212	1,121	1,077	91.2	65.5	79.8
North Branford,	825	179	144	129	123	3	3	21	99	85	80.4	51.3	73.0
North Haven,	1,862	339	327	295	279	....	....	32	228	189	96.4	61.5	72.6
Orange,	4,537	1,229	1,110	1,012	969	14	....	173	787	759	91.0	62.8	78.0
Oxford,	902	225	186	167	149	1	11	13	112	91	82.6	45.1	64.2
Prospect,	445	102	99	75	75	....	....	4	55	50	97.0	51.4	69.5
Seymour,	3,300	720	630	575	548	27	....	118	463	481	87.5	63.4	81.3
Southbury,	1,889	253	232	210	180	....	4	12	145	117	99.6	51.7	67.1
Wallingford,	6,584	1,679	1,511	1,407	1,404	40	41	91	1,110	1,093	89.9	55.6	78.3
Waterbury, .....	.....	1,003	855	718	646	3	92	552	552	564	85.2	52.6	77.4
" Centre, .....	.....	8,670	6,130	5,035	5,100	275	1,500	2,432	4,277	4,381	70.7	49.9	85.4
" complete,	33,202	9,673	6,985	5,753	5,746	278	1,550	2,524	4,829	4,885	72.2	50.2	84.4
Wolcott,	522	120	109	97	90	2	....	....	66	64	100.0	54.1	69.5
Woodbridge,	926	186	109	146	116	4	8	33	108	79	90.8	50.2	71.3
26 Towns,	209,058	50,969	41,162	35,454	34,700	1,369	5,480	8,848	30,284	29,977	80.7	59.1	85.8

NEW LONDON COUNTY.

TOWNS.	Population, 1890.	Enumerated October, 1894.	Registered.				In Private Schools.	In no School.	Average Attendance		Per cent. who attended some part of the year.	Per cent. of attend- ance on basis of enumeration.	Per cent. of attend- ance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.			Winter.	Summer.			
New London,	13,757	2,781	2,188	2,037	1,919	23	440	198	1,595	1,550	78.6	56.5	79.4
Norwich Town, .....	.....	253	229	200	167	...	...	33	155	146	90.5	59.4	82.0
" Central, .....	.....	1,547	1,226	1,109	1,033	36	232	125	948	984	90.4	78.7	87.7
" West Chelsea, .....	.....	1,015	910	767	770	...	70	152	628	619	89.6	61.4	81.1
" other Districts, .....	.....	2,478	1,412	1,245	1,123	3	487	502	1,055	897	56.9	39.3	82.4
" complete,	23,048	5,293	3,777	3,321	3,153	39	789	812	2,785	2,646	71.3	51.3	83.9
Bozrah,	1,005	201	174	164	124	4	2	6	120	88	86.5	54.2	75.6
Colchester,	2,988	595	568	501	431	7	....	72	369	349	95.4	60.3	77.0
East Lyme,	2,048	375	368	320	323	3	....	52	177	150	93.1	43.0	80.1
Franklin,	585	103	93	88	75	3	3	10	75	64	90.2	67.4	85.2
Griswold,	3,113	719	704	581	542	5	3	58	432	414	97.9	60.2	77.1
Groton,	5,539	1,043	1,054	916	859	30	13	152	654	632	101.0	63.0	74.1
Lebanon,	1,070	320	343	281	232	13	....	24	227	181	107.1	63.7	79.5
Ledyard,	1,183	273	301	261	241	10	....	23	189	155	110.2	63.0	68.5
Lisbon,	548	113	102	97	90	...	....	4	63	55	90.2	52.2	63.1
Lyme,	977	171	163	137	120	3	6	13	97	79	95.3	51.4	68.4
Montville,	594	163	163	137	120	...	3	28	349	348	106.2	58.6	69.2
North Stonington,	2,344	594	631	508	499	...	4	28	227	204	101.5	65.3	78.7
Old Lyme,	1,463	330	335	284	263	4	6	29	116	121	90.5	55.8	74.0
Preston,	1,319	212	192	158	162	6	23	15	116	121	90.5	55.8	74.0
Salem,	2,555	614	594	533	448	8	....	21	395	342	96.7	60.0	75.1
Sprague,	481	96	102	89	79	2	1	10	65	58	106.2	64.0	73.2
Sprague,	1,106	387	313	260	238	3	3	30	105	101	80.8	45.9	71.6
Stonington,	7,184	1,546	1,265	1,098	1,089	30	265	43	873	881	81.8	56.8	86.4
Voluntown,	1,660	233	250	217	200	2	...	20	105	147	109.8	66.9	73.7
Waterford,	2,661	668	511	462	372	6	15	66	366	247	76.4	41.3	66.3
21 Towns.	76,634	16,667	14,034	12,331	11,455	207	1,573	1,686	9,540	8,872	84.2	55.2	77.4

FAIRFIELD COUNTY.

TOWNS.	Population. 1890.	Enumerated October, 1894.	Registered.			In Private Schools.	In no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attend- ance on basis of enumeration.	Per ct. of attend- ance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 10.		Winter.	Summer.			
Bridgeport,	48,866	13,080	8,348	8,394	7,770	322	3,468	7,211	6,679	67.6	53.0	58.9
Danbury,	19,473	4,396	3,155	2,778	2,711	115	839	2,340	2,267	71.7	52.3	52.9
Bethel,	3,401	772	621	650	614	14	89	545	513	80.4	68.5	83.7
Brookfield,	2,276	220	190	181	163	...	4	118	97	86.3	48.8	62.5
Darien,	346	346	313	250	239	3	16	184	173	90.4	51.5	73.0
Easton,	1,001	209	162	142	127	1	21	103	93	77.5	46.8	72.8
Fairfield,	3,868	856	759	644	551	...	63	597	518	88.6	65.1	93.3
Greenwich,	10,131	2,250	1,878	1,650	1,495	2	253	1,062	959	83.4	65.1	66.1
Huntington,	4,006	1,003	871	779	749	30	62	631	571	86.8	59.9	78.6
Monroe,	994	178	186	170	170	7	1	119	106	104.4	63.2	66.1
New Canaan,	2,701	572	489	464	454	16	52	321	281	85.4	52.6	65.5
New Fairfield,	670	132	147	137	131	4	...	85	77	96.7	53.2	60.4
Newtown,	3,539	694	604	539	534	17	26	410	372	87.0	56.3	72.8
Norwalk,	17,747	4,013	3,142	2,751	2,622	68	614	2,297	2,228	78.2	56.3	84.2
Redding,	1,546	231	189	169	178	2	18	119	108	81.8	49.1	65.4
Ridgefield,	2,215	486	473	413	380	9	14	311	287	97.3	61.5	75.4
Sherman,	668	141	122	110	87	1	8	72	49	86.5	42.9	61.4
Stanford,	15,700	3,975	3,156	2,777	2,550	122	615	2,141	1,987	79.3	51.9	77.4
Stratford,	2,608	576	455	413	386	11	41	321	287	78.9	52.7	76.0
Trumbull,	1,453	291	238	218	209	...	11	141	127	81.7	46.0	62.7
Weston,	772	149	143	127	128	...	4	83	83	95.9	55.7	65.0
Westport,	817	3715	592	524	453	6	48	386	307	72.4	42.4	70.9
Wilton,	1,722	368	343	302	296	11	5	207	187	93.2	53.5	65.8
23 Towns.	150,081	35,775	27,076	24,582	22,997	761	6,349	19,804	18,356	75.6	53.3	80.3

WINDHAM COUNTY.

TOWNS.	Population, 1890.	Enumerated October, 1894.	Registered.				In Private Schools.	In no School.	Average Attendance.		Per cent. who attended some part of the year.	Per cent. of attend- ance on basis of enumeration.	Per cent. of attend- ance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.			Winter.	Summer.			
Brooklyn,	2,628	575	355	273	262	11	223	154	216	194	61.7	35.6	76.6
Ashtord,	778	140	154	122	93	..	...	...	85	70	110.0	55.3	72.0
Canterbury,	947	191	189	172	137	16	...	...	126	96	98.9	58.1	71.8
Chaplin,	542	111	75	67	53	5	1	21	52	44	67.5	43.2	80.0
Eastford,	561	149	138	113	96	1	...	...	93	78	92.6	57.3	81.8
Hampton,	632	112	142	120	105	11	...	...	92	82	126.7	77.6	77.3
Killingly,	7,027	1,471	1,270	1,082	940	67	133	103	852	806	86.3	56.3	80.0
Plainfield,	4,582	1,048	953	761	748	8	21	100	595	581	90.9	56.1	77.9
Pomfret,	1,471	279	290	244	220	2	5	6	204	169	103.9	66.8	80.3
Punam,	6,512	1,525	721	618	587	46	560	289	591	479	47.2	32.1	81.3
Scotland,	506	91	90	84	62	1	1	7	591	350	98.9	67.0	70.1
Sterling,	1,051	270	285	234	197	6	1	19	156	117	98.1	61.6	77.2
Thompson,	5,586	1,364	689	560	485	5	8	23	448	386	50.5	30.0	86.0
Windham,	10,032	1,974	1,221	1,094	990	81	835	124	574	769	61.8	41.0	78.8
Woodstock,	2,309	454	395	330	301	25	52	26	260	235	87.0	54.5	78.4
15 Towns.	45,158	9,754	6,947	5,874	5,326	285	1,840	881	4,656	4,188	71.2	45.3	78.9

LITCHFIELD COUNTY.

TOWNS.	Population, 1890.	Enumerated October, 1894.	Registered.			In Private Schools.	In no School.	Average Attendance.		Per cent. who part of the year.	Per cent. of attend- ance on basis of enumeration.	Per cent. of attend- ance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.						
Litchfield,	3,304	652	636	561	499	30	50	442	495	97.5	64.9	79.9
Barkhamsted,	1,130	220	177	140	142	3	32	107	100	80.4	47.0	73.4
Bethlehem,	543	99	95	80	68	4	14	61	48	95.9	55.0	73.6
Bridgewater,	617	121	126	96	92	3	15	73	66	104.1	57.4	73.9
Canaan,	970	177	179	158	134	3	3	104	98	101.1	57.0	69.1
Colebrook,	1,098	259	262	233	185	7	6	165	133	101.1	57.5	71.2
Cornwall,	1,283	275	273	232	198	3	24	185	162	99.2	63.0	80.6
Goshen,	972	180	164	138	103	...	5	131	81	91.1	50.5	75.5
Harwinton,	943	239	212	173	148	1	17	123	106	88.7	47.9	71.3
Kent,	1,383	269	269	253	211	27	20	172	136	100.0	57.2	66.3
Morris,	584	130	136	122	96	7	16	97	78	104.6	67.3	80.2
New Hartford,	3,160	836	435	378	321	13	260	68	232	52.0	28.5	68.2
New Milford,	3,917	755	776	626	540	38	37	477	493	102.7	58.2	75.4
Norfolk,	1,546	319	278	244	222	2	17	26	194	170	87.1	78.1
North Canaan,	1,683	347	362	393	282	6	6	106	187	104.3	55.1	65.4
Plymouth,	2,147	470	464	396	385	9	4	317	318	98.7	67.5	81.0
Roxbury,	930	189	185	105	144	5	2	109	96	97.8	54.2	66.3
Salisbury,	3,420	799	651	594	458	23	105	397	330	81.4	45.8	71.7
Sharon,	2,149	438	440	394	364	24	3	280	255	100.4	61.0	70.5
Thomaston,	3,278	750	668	614	577	16	10	533	494	89.0	68.4	86.2
Torrington,	6,048	1,641	1,173	1,012	949	63	479	915	802	71.4	52.3	87.5
Warren,	477	111	93	76	78	3	5	23	55	83.7	48.6	70.1
Washington,	1,633	373	321	283	244	6	46	38	135	86.0	48.1	68.1
Watertown,	2,323	524	471	427	404	17	8	328	310	89.8	60.8	76.7
Winchester,	6,183	1,431	1,008	888	861	68	276	697	687	70.4	48.3	79.1
Woodbury,	1,815	356	342	280	244	6	41	199	166	96.0	51.2	69.6
26 Towns.	53,542	11,960	10,196	8,836	7,949	383	1,386	6,774	6,079	85.2	53.8	76.5

MIDDLESEX COUNTY.

TOWNS.	Population, 1890.	Enumerated October, 1894.	Registered.				In Private Schools.	In no School.	Average Attendance.		Per cent. who attended part of the year.	Per cent. of attend- ance on basis of enumeration.	Per ct. of attend- ance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.			Winter.	Summer.			
Middletown,.....	.....	1,222	1,354	1,066	1,035	108	50	54	834	824	110.8	67.8	78.9
" City,.....	.....	1,722	1,255	1,124	1,088	130	450	304	1,008	984	72.8	57.8	90.0
" complete,.....	15,205	2,944	2,609	2,190	2,123	238	506	358	1,842	1,808	88.6	61.9	84.6
Haddam,.....	2,095	439	371	331	297	6	56	35	247	232	84.5	54.5	76.2
Chatham,.....	1,949	363	340	300	271	8	4	27	242	211	93.6	62.3	79.3
Chester,.....	1,301	279	272	243	237	2	4	22	202	191	97.4	70.4	81.8
Clinton,.....	1,384	248	29	27	19	1	217	6	18	15	11.6	6.6	71.7
Cromwell,.....	1,987	495	482	414	370	4	8	57	311	276	97.3	59.2	74.8
Durham,.....	856	160	181	146	141	....	....	....	100	72	113.0	60.0	66.8
East Haddam,.....	2,590	456	453	376	371	7	9	17	303	282	99.3	64.1	78.3
Essex,.....	2,865	329	306	280	272	1	9	14	235	226	93.0	70.0	83.5
Killingworth,.....	582	124	122	103	98	1	2	18	72	70	98.3	57.2	70.6
Middlefield,.....	1,002	179	103	150	133	....	....	16	117	107	91.0	62.5	79.1
Old Saybrook,.....	1,484	257	244	223	186	13	10	34	179	150	94.9	64.0	80.4
Portland,.....	4,687	1,039	704	623	593	19	230	144	535	504	67.7	50.0	85.4
Saybrook,.....	1,484	279	258	250	227	16	16	5	212	207	92.4	75.0	87.8
Westbrook,.....	874	161	152	142	107	....	....	17	108	73	94.4	56.2	72.6
15 Towns.	39,524	7,752	6,686	5,798	5,445	316	1,071	770	4,723	4,444	86.2	59.1	81.5

TOLLAND COUNTY.

TOWNS.	Population, 1890.	Enumerated October, 1894.	Registered.				In Private Schools.	In no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attend- ance on basis of enumeration.	Per ct. of attend- ance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.			Winter.	Summer.			
Tolland,	1,037	212	231	181	166	3	4	21	139	133	108.9	64.1	78.3
Andover,	401	67	42	40	36	2	6	12	28	27	62.6	41.0	72.3
Bolton,	452	94	85	69	59	...	...	2	48	45	90.4	49.4	72.6
Columbia,	740	146	147	124	118	2	...	8	100	94	100.6	66.4	80.1
Covebury,	1,875	363	368	302	291	6	4	5	239	223	101.3	63.6	77.9
Elliington,	1,539	337	280	257	213	7	29	44	203	184	83.0	57.4	82.3
Hebron,	1,039	222	240	198	165	...	4	28	146	130	108.1	62.1	76.0
Mansfield,	1,911	368	358	302	268	4	13	22	227	210	97.2	59.3	76.6
Somers,	1,407	282	332	272	223	13	5	6	212	181	117.7	69.6	79.3
Stafford,	4,535	922	731	634	609	22	196	39	514	477	70.2	53.7	79.7
Union,	431	66	90	66	72	6	...	...	49	54	136.8	78.0	87.0
Vernon,	8,808	1,929	1,501	1,365	1,317	75	294	339	1,176	1,159	77.8	60.5	74.6
Willington,	906	229	238	199	171	4	1	26	151	136	103.9	62.6	77.5
13 Towns.	25,081	5,237	4,643	4,009	3,708	144	556	553	3,232	3,053	88.6	60.0	81.4

SUMMARY BY COUNTIES.

COUNTIES.	Population, 1890.	Enumerated October, 1894.	Registered.			In Private Schools.	In no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attend- ance on basis of enumeration.	Per ct. of attend- ance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.		Winter.	Summer.			
Hartford.....	147,180	32,475	28,138	23,956	22,650	1,042	5,814	19,460	18,985	86.6	59.1	82.4
New Haven,	209,058	50,969	41,162	35,454	34,700	1,369	5,480	30,284	29,977	80.7	59.1	85.8
New London,	76,634	16,667	14,034	12,331	11,455	207	4,573	9,540	8,972	84.2	55.2	77.4
Fairfield,	150,081	35,775	27,076	24,582	22,907	761	3,586	19,804	18,356	75.6	53.3	80.3
Windham,	45,158	9,754	6,947	5,874	5,326	285	1,840	4,656	4,188	71.2	45.3	78.9
Litchfield,	53,542	11,960	10,196	8,836	7,949	383	1,386	6,774	6,079	85.2	53.8	76.5
Middlesex,	39,524	7,752	6,686	5,798	5,445	316	1,071	4,723	4,444	86.2	59.1	81.5
Tolland,	25,081	5,237	4,643	4,009	3,708	144	556	3,232	3,053	88.6	60.0	81.4
The State.	746,258	170,589	138,882	120,840	114,140	4,597	21,366	98,473	93,954	81.4	56.4	81.8

HARTFORD COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was \$20 or less per mo.		No. of teachers whose av wages was from \$20 to \$25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Hartford,.....	32	32	213	213	\$139 03	\$56 81	.....	.....	.....	.....	245	1	97	..
Avon,.....	1	6	6	7	28 00	28 69	.....	.....	.....	.....	6	1	..	..
Berlin,.....	..	..	13	13	.....	36 69	.....	.....	.....	.....	12	2	4	..
Bloomfield,.....	..	..	8	8	.....	32 12	.....	.....	.....	.....	18	2	6	..
Bristol,.....	4	4	45	45	126 25	45 94	.....	.....	.....	.....	49	..	43	..
Burlington,.....	..	..	9	9	.....	26 57	.....	.....	.....	4	7	3	9	..
Canton,.....	1	1	15	15	160 00	37 60	.....	.....	.....	.....	10	3	3	..
East Granby,.....	..	..	6	6	.....	26 09	.....	.....	.....	.....	6	3	..	..
East Hartford,.....	3	3	23	23	70 66	35 61	.....	.....	.....	2	9	3	..	..
East Windsor,.....	2	2	14	15	85 00	34 13	.....	.....	.....	.....	25	8	5	..
Enfield,.....	5	5	24	23	130 00	40 00	.....	.....	.....	.....	13	5	13	..
Farmington,.....	2	2	15	15	111 66	40 26	.....	.....	.....	.....	29	..	..	..
Glastonbury,.....	1	1	20	19	31 60	29 78	.....	.....	.....	.....	15	1	4	..
Granby,.....	2	1	9	10	27 66	25 38	.....	.....	1	1	18	5	7	..
Hartland,.....	1	1	7	7	20 00	19 52	.....	6	.....	.....	11	3	..	..
Manchester,.....	3	3	37	38	157 89	48 38	.....	.....	.....	.....	40	6	2	..
Marlborough,.....	..	..	4	4	.....	25 55	.....	.....	.....	.....	4	..	1	..
New Britain,.....	3	4	63	65	145 00	44 00	.....	.....	.....	.....	69	1	48	..
Newington,.....	1	1	3	3	36 00	35 59	.....	.....	.....	.....	8	..	4	..
Plainville,.....	1	1	7	7	135 76	41 15	.....	.....	.....	.....	3	..	2	..
Rocky Hill,.....	..	..	5	5	.....	28 60	.....	.....	.....	.....	3	1	..	..
Simsbury,.....	2	2	18	18	38 00	29 91	.....	.....	.....	.....	11	1	..	..
Southington,.....	2	2	28	28	133 00	44 00	.....	.....	.....	.....	30	3	6	..
South Windsor,.....	1	1	11	11	32 00	39 09	.....	.....	.....	.....	6	7	2	..
Suffield,.....	1	1	17	17	40 00	35 05	.....	.....	.....	.....	18	..	10	..
West Hartford,.....	1	1	15	15	120 00	40 00	.....	.....	.....	.....	15	..	8	..
Wethersfield,.....	1	1	8	9	100 00	36 35	.....	.....	.....	.....	5	6	11	..
Windsor,.....	4	4	13	13	70 83	37 84	.....	1	.....	.....	14	3	5	..
Windsor Locks,.....	1	1	5	5	105 28	42 00	.....	.....	.....	.....	6	..	3	..
29 Towns.	75	75	654	659	\$115 30	\$44 67	1	9	1	9	699	59	326	..

TOWNS.	Male.		Female.		Average Wages per month.		No of teachers whose average wages was \$20 or less per mo.		No. of teachers whose av wages was from \$20 to \$25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
New Haven City.	27	27	351	351	\$160 00	\$54 00	..	..	..	..	378	7	167	..
" Westville.	1	1	7	7	100 00	49 71	..	..	..	..	8	..	..	..
" South.	..	..	1	1	.....	40 00	..	..	..	..	1	..	..	..
" complete.	28	28	359	359	\$157 85	\$53 87	..	..	..	..	387	7	167	..
Ansonia.	3	3	42	42	147 00	45 63	..	..	..	..	45	5	8	..
Beacon Falls.	..	..	3	3	.....	30 66	..	..	..	1	..	..	..	..
Bethany.	..	..	4	4	.....	30 33	..	..	..	..	4	..	..	..
Braunford.	1	1	19	21	126 30	41 25	..	..	..	..	17	1	8	..
Cheshire.	2	2	11	11	55 00	32 43	..	..	..	..	13	2	1	..
Dorby.	2	2	20	20	101 00	47 58	..	..	..	..	20	..	3	..
East Haven.	..	..	3	3	.....	36 00	..	..	..	..	3	..	..	..
Guilford.	1	1	15	15	111 11	35 93	..	1	..	..	16	..	4	..
Hamden.	2	2	16	16	36 00	37 50	..	..	..	..	12	11	5	..
Madison.	1	1	10	10	28 00	32 77	..	..	..	..	11	..	2	..
Meriden.	11	11	90	93	125 00	47 44	..	..	..	..	96	7	31	..
Middlebury.	..	..	4	4	.....	32 09	..	..	..	..	1	..	2	..
Millford.	1	1	13	13	126 00	35 38	..	..	1	..	13	..	3	..
Naugatuck.	3	3	32	32	110 00	44 50	..	..	..	..	35	..	12	..
North Braunford.	..	..	5	5	.....	35 53	..	..	..	..	3	2	1	..
North Haven.	..	..	10	10	.....	35 60	..	..	..	..	3	2	2	..
Orange.	1	1	30	30	160 00	37 39	..	..	..	..	31	2	12	..
Oxford.	2	1	8	9	24 00	24 00	2	..	9	..	5	5	..	1
Prospect.	..	..	4	4	.....	26 00	..	..	3	..	4	1	1	..
Seymour.	1	1	14	14	150 00	39 92	..	..	..	..	11	3	8	..
Southbury.	..	..	8	8	.....	26 12	..	..	3	..	6	..	..	..
Wallingford.	3	3	37	37	96 66	40 48	..	..	..	..	39	3	14	..
Waterbury.	..	..	21	21	.....	40 00	..	..	..	..	21	3	14	..
" Centre.	9	10	115	116	128 75	59 50	..	..	..	..	120	4	27	1
" complete.	9	10	136	137	\$128 75	\$56 50	..	..	..	..	141	7	41	1
Wolcott.	..	..	6	6	.....	24 00	..	..	6	..	2	2	..	..
Woodbridge.	..	..	6	6	.....	36 66	..	..	..	..	6	..	1	..
26 Towns.	71	71	905	912	\$129 44	\$48 25	..	1	2	24	932	60	326	2

NEW LONDON COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was \$20 or less per mo.		No. of teachers whose av. wages was from \$20 to \$25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
New London,.....	2	2	50	50	\$105 00	\$45 00	..	..	..	..	49	3	5	..
Norwich Town,.....	1	1	4	4	80 00	40 00	..	..	..	..	5	5	2	..
" Central,.....	2	2	30	30	130 00	50 00	..	..	..	..	31	1	11	1
" West Chelsea,.....	1	1	21	21	100 00	35 98	..	..	..	..	22	1	6	..
" other Districts,.....	3	3	36	36	103 33	36 08	..	..	..	1	38	4	19	..
" complete,.....	7	7	91	91	107 14	46 00	..	..	..	1	96	5	38	1
Bozrah,.....	..	..	7	7	..	26 01	..	..	..	..	2	4	3	..
Colchester,.....	1	1	16	16	28 00	30 81	..	..	..	6	16	2	4	..
East Lyme,.....	1	1	9	10	65 00	31 89	..	..	..	2	10	..	..	..
Franklin,.....	..	..	7	7	..	27 42	..	..	..	..	6	..	2	..
Griswold,.....	5	4	16	16	48 72	31 25	..	..	..	6	20	1	7	..
Groton,.....	4	4	21	19	60 91	43 86	..	..	..	..	23	4	4	..
Lebanon,.....	3	1	12	13	32 41	29 66	..	..	..	..	9	..	..	..
Ledyard,.....	2	..	11	13	24 38	20 24	..	..	..	1	6	4	..	..
Lisbon,.....	2	1	4	5	20 66	19 92	1	4	1	10	6	..	..	..
Lyme,.....	3	1	4	6	21 25	17 68	2	6	1	..	1	3	2	..
Montville,.....	2	2	12	14	41 11	31 34	..	..	..	..	5	..	..	..
North Stonington,.....	2	2	13	13	31 50	25 73	..	2	..	5	13	..	..	..
Old Lyme,.....	1	..	7	8	30 00	25 70	..	2	..	5	11	4	2	1
Preston,.....	5	5	9	12	37 82	25 55	..	3	3	3	4	1	4	..
Salem,.....	3	3	4	3	22 33	18 85	..	4	..	..	17	6	..	..
Sprague,.....	2	..	6	6	55 00	35 55	2	..	..	..	6	2	..	..
Stonington,.....	9	4	27	29	50 46	30 83	..	..	1	2	4	7	7	1
Voluntown,.....	1	1	8	7	50 00	25 40	..	..	..	..	31	7	1	..
Waterford,.....	6	4	10	10	35 83	30 93	..	..	..	3	12	5	..	..
21 Towns.	63	45	342	355	\$54 33	\$36 68	5	27	9	52	349	44	91	3

FAIRFIELD COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was \$20 or less per mo.		No. of teachers whose av. wages was from \$20 to \$25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Bridgeport,.....	6	6	161	161	\$155 00	\$52 50	..	..	..	..	167	15	31	1
Danbury,.....	5	5	63	63	104 96	42 98	..	..	..	..	63	2	2	1
Bethel,.....	1	1	16	15	95 00	40 00	..	..	..	..	17	1	2	1
Brookfield,.....	2	2	6	6	31 00	30 33	..	..	..	..	8	1	2	1
Darien,.....	3	3	4	4	63 33	58 75	..	..	..	..	6	1	1	1
Easton,.....	2	1	6	7	22 94	23 02	..	..	..	..	6	1	1	1
Fairfield,.....	2	5	15	15	64 00	38 66	..	..	2	7	8	1	1	1
Greenwich,.....	5	6	31	31	65 83	42 41	..	..	..	..	37	1	3	1
Huntington,.....	9	3	20	21	64 00	36 12	..	..	..	..	24	2	6	1
Monroe,.....	3	..	7	7	..	..	..	..	..	..	7	1	1	1
New Canaan,.....	3	3	14	14	52 00	39 71	..	..	..	..	8	9	5	1
New Fairfield,.....	2	2	4	4	32 00	35 64	..	..	..	..	6	2	2	1
Newtown,.....	4	4	18	19	43 37	27 75	..	..	1	5	20	4	3	1
Norwalk,.....	9	9	56	57	97 33	40 60	..	1	..	..	65	1	28	1
Redding,.....	..	..	8	8	..	26 87	..	..	..	2	7	1	3	1
Ridgefield,.....	1	1	15	15	30 00	34 73	..	..	..	..	16	1	8	1
Sherman,.....	..	..	6	6	..	24 70	..	..	..	5	3	..	1	1
Stanford,.....	10	9	65	64	118 50	48 57	..	..	..	..	76	..	42	1
Stratford,.....	1	1	9	9	120 00	41 88	..	..	..	..	10	..	6	1
Trumbull,.....	..	..	7	7	..	..	..	..	..	..	6	..	..	1
Weston,.....	3	2	2	3	..	33 14	..	..	..	..	4	2	..	1
Westport,.....	1	1	12	12	29 20	26 93	..	..	..	..	13	3	2	1
Wilton,.....	2	2	8	8	45 00	36 04	..	..	..	3	4	2	1	1
Wilton,.....	2	2	8	8	33 00	31 21	..	..	..	1	4	2	1	1
23 Towns.	69	66	554	556	\$81 07	\$43 93	1	1	3	23	595	51	161	2

WINDHAM COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was \$20 or less per mo.		No. of teachers whose av. wages was from \$20 to \$25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Brooklyn,.....	..	..	12	12	.....	\$37 43	..	..	..	1	11	1	1	..
Ashford,.....	1	..	8	9	\$19 20	19 31	1	9	..	..	5	2	2	..
Canterbury,.....	2	..	9	11	21 33	21 31	..	3	2	8	7	3	..	..
Chaplin,.....	..	..	2	2	.....	31 00	..	..	..	..	2	..	..	..
Eastford,.....	..	..	6	6	.....	21 06	..	4	..	..	6	..	..	..
Hampden,.....	1	..	9	7	26 00	23 10	..	1	..	9	1	1	3	..
Killingly,.....	10	10	22	22	55 88	38 36	..	..	..	..	27	3	1	..
Plainfield,.....	3	3	19	19	61 89	32 44	..	..	..	..	16	1	2	..
Pomfret,.....	2	1	6	7	42 41	33 78	..	..	..	..	2	..	3	..
Putnam,.....	2	2	19	19	111 18	40 59	..	..	..	..	15	4	3	..
Scotland,.....	1	1	4	4	26 75	25 35	..	..	..	..	3	2	2	..
Sterling,.....	3	1	6	8	33 08	24 51	..	..	..	6	4	4	5	..
Thompson,.....	4	3	13	14	45 42	38 75	..	..	..	..	15	1	1	..
Windham,.....	5	5	39	40	127 00	51 32	..	..	..	..	35	1	30	..
Woodstock,.....	6	4	9	12	28 90	26 01	..	1	..	5	10	1	2	..
15 Towns.	40	30	180	192	\$60 16	\$36 11	1	18	2	28	162	22	55	..

LITCHFIELD COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was \$20 or less per mo.		No. of teachers whose av. wages was from \$20 to \$25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Litchfield,	3	3	18	20	\$61 00	\$28 00	..	..	..	..	16	8	5	..
Barkhamsted,	1	..	9	9	32 00	21 40	..	..	..	..	6	4	1	1
Bethlehem, .....	..	..	5	5	.....	22 13	..	3	..	1	3	4	..	..
Bridgewater,	1	1	5	4	40 00	23 44	..	1	..	3	4	1	..	..
Canaan,	1	..	7	8	22 00	21 89	..	1	1	7	5	..	..	..
Colebrook,	2	..	8	9	27 00	22 08	..	2	1	7	4	1	..	..
Cornwall, .....	..	..	12	12	.....	24 23	..	5	..	2	2	..	2	..
Goshen, .....	..	..	9	8	.....	22 70	..	4	..	3	8	2	..	..
Harwinton,	2	1	7	8	29 33	24 13	..	..	1	8	6	2	..	..
Kent,	5	3	8	9	33 00	23 04	..	5	..	3	9	..	..	..
Morris, .....	..	..	6	6	.....	26 66	..	..	..	2	3	..	..	1
New Hartford,	3	3	11	11	66 26	32 00	..	..	..	..	7	2	6	1
New Milford,	6	2	16	20	52 50	30 94	..	..	..	6	16	12	1	1
Norfolk,	1	2	10	9	51 77	27 63	..	..	1	6	10	6	4	..
North Canaan,	2	2	7	7	32 50	32 93	..	..	..	..	9	..	..	..
Plymouth,	2	2	13	13	66 00	38 85	..	..	..	..	13	2	10	1
Roxbury,	3	..	4	7	27 33	24 13	..	..	..	5	3	2	8	..
Salisbury,	2	2	16	17	75 00	33 48	..	..	..	..	18	5	..	..
Sharon,	1	1	17	17	88 88	24 70	..	10	..	2	13	4	..	1
Thomaston,	2	2	13	13	79 11	42 44	..	..	..	..	14	..	5	1
Torrington,	1	1	27	27	90 00	39 00	..	..	..	..	24	..	..	1
Warren,	1	1	3	4	28 00	21 00	..	3	..	1	2	1	..	..
Washington,	2	2	10	11	29 50	25 70	1	..	1	8	8	2	2	2
Watertown,	2	2	11	12	52 00	32 69	..	..	..	..	7	8	2	..
Winchester,	1	1	21	21	126 32	45 29	..	..	..	..	21	1	11	..
Woodbury,	2	1	12	13	32 66	26 34	..	..	1	6	13	2	..	..
26 Towns.	46	32	285	300	\$52 07	\$30 53	1	42	6	70	254	69	59	6

TEACHERS

MIDDLESEX COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was \$20 or less per mo.		No. of teachers whose av. wages was from \$20 to \$25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Middletown, ...	3	2	28	29	\$31 19	\$36 30	..	..	..	..	28	8	6	..
" City, ...	3	3	22	22	90 00	50 70	..	..	..	..	23	1	11	..
" complete, ...	9	5	50	51	63 27	42 57	..	..	..	..	51	9	17	..
Haddam, ...	..	..	12	12	..	28 10	..	..	..	2	11	2	2	..
Chatham, ...	2	2	10	10	52 88	26 80	..	..	..	2	12	6	9	3
Chester, ...	1	1	5	5	48 00	37 00	..	..	..	..	6	..	1	..
Clinton, ...	..	..	2	2	..	30 00	..	..	..	..	2	..	..	..
Cromwell, ...	..	..	11	11	..	33 19	..	..	..	..	2	2	2	..
Durham, ...	..	..	6	5	..	29 63	..	..	..	..	8	2	2	..
East Haddam, ...	..	1	17	16	36 00	28 20	..	..	..	3	2	2	1	1
Essex, ...	2	2	7	7	48 03	37 59	..	..	..	6	16	2	1	..
Killingworth, ...	..	..	8	8	..	22 87	..	..	..	..	9	2	2	..
Middlefield, ...	..	..	5	5	..	32 40	1	..	..	6	6	2	3	..
Old Saybrook, ...	1	1	6	6	122 22	34 66	..	..	..	..	5	..	2	..
Portland, ...	2	1	17	17	120 00	39 67	..	..	..	..	7	3	3	..
Saybrook, ...	1	1	6	6	90 00	36 00	..	..	..	..	18	4	4	..
Westbrook, ...	1	1	5	5	27 85	28 00	2	7	..	2	..
15 Towns.	16	16	197	166	\$68 49	\$35 07	..	1	..	21	166	26	46	1

TEACHERS

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TOLLAND COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was \$20 or less per mo.		No. of teachers whose av. wages was from \$20 to \$25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Tolland,.....	1	1	9	9	\$24 00	\$24 88	..	..	1	8	9	..	..	..
Andover,.....	..	..	1	1	.....	43 61	..	..	..	..	1	..	2	..
Bolton,.....	..	..	4	4	.....	24 94	..	..	..	2	3	1	5	..
Columbia,.....	2	1	6	7	23 66	22 17	..	..	..	7	6	2	..	..
Coventry,.....	3	2	9	10	36 35	29 14	..	..	..	..	10	..	5	..
Ellington,.....	1	1	10	10	36 00	34 40	..	..	..	..	11	2	4	..
Hebron,.....	2	1	8	8	26 66	24 35	..	..	1	7	9	4	3	..
Mansfield,.....	4	3	11	11	26 95	26 35	..	..	1	3	7	7	9	..
Somers,.....	..	..	12	11	.....	33 39	..	..	..	11	11	2	..	..
Stafford,.....	6	5	22	23	50 74	29 81	..	1	..	6	26	1	2	..
Union,.....	1	..	5	6	20 00	20 09	1	5	..	1	5	3	..	..
Vernon,.....	2	2	36	36	118 00	43 13	..	..	..	..	36	10	11	..
Willington,.....	1	2	8	7	21 33	23 60	1	3	1	2	8	2	..	..
13 Towns.	23	18	141	143	\$42 52	\$31 77	2	9	6	38	148	34	41	..

TEACHERS

SUMMARY BY COUNTIES.

COUNTIES.	Male.		Female.		Average Wages per month.		No. of teachers whose wages was \$20 or less per mo.		No. of teachers whose wages was from \$20 to \$25 per month.		Continuously employed.	Beginners	Attended Normal School.	No of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Hartford,.....	75	75	654	659	\$115 30	\$44 67	1	9	1	9	699	59	326	..
New Haven,...	71	71	905	912	129 44	48 25	..	1	2	24	932	69	326	2
New London,.....	63	45	342	355	54 33	36 68	5	27	9	52	349	44	91	3
Fairfield, ..	69	66	554	555	81 07	43 93	1	1	3	23	595	51	161	2
Windham,.....	40	30	180	192	60 16	36 11	1	18	2	28	162	22	55	..
Litchfield,	46	32	285	300	52 07	30 53	1	42	6	70	254	69	59	6
Middlesex,	16	16	167	166	68 49	35 07	..	1	..	21	166	26	46	1
Tolland,.....	23	18	141	143	42 52	31 77	2	9	6	38	148	34	41	..
The State.	403	353	3,228	3,283	\$85 58	\$41 88	11	108	29	265	3,305	365	1,105	14

SCHOOLS, SCHOOLHOUSES,
AND LIBRARIES

HARTFORD COUNTY

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	GRADED SCHOOLS.						High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.	Schools averaging 8 or less.			
Hartford,.....	10	20	172	8,153	2	1	..	1	14	..	1	190.07	..
Avon,.....	7	7	7	245	..	..	..	..	..	1	..	176.42	..
Berlin,.....	9	9	13	476	4	..	..	..	..	..	..	180.00	..
Bloomfield,	8	8	8	263	..	..	..	..	..	1	..	155.75	..
Bristol,	12	13	37	1,788	1	1	2	..	2	..	1	195.67	..
Burlington,.....	9	9	9	330	..	..	..	..	..	1	..	172.72	..
Canton,	8	8	14	762	..	..	..	..	1	..	..	187.78	..
East Granby,.....	6	6	6	160	..	..	..	..	..	2	..	150.83	..
East Hartford,.....	10	11	25	1,028	4	..	2	1	..	..	1	180.00	..
East Windsor,	11	11	17	682	..	1	..	1	..	3	..	172.05	..
Enfield,... ..	1	7	28	1,197	2	..	1	..	1	..	1	190.00	..
Farmington,	7	7	16	723	..	1	..	..	1	1	..	188.75	..
Glastonbury,.....	18	18	21	691	3	..	..	..	..	1	..	180.00	..
Granby,	10	10	11	361	1	..	..	..	..	2	..	154.45	..
Hartland,	8	8	8	164	..	..	..	..	..	5	..	151.87	..
Manchester,.....	9	9	56	1,846	4	..	..	..	2	..	..	190.00	..
Marlborough,	4	4	4	120	..	..	..	..	..	1	..	155.00	..
New Britain,.....	1	17	53	2,950	..	1	4	1	3	..	1	190.00	2
Newington,.....	4	4	4	164	..	..	..	..	..	..	..	180.00	..
Plainville,	1	1	8	375	..	..	..	..	1	..	..	195.00	..
Rocky Hill,.....	4	4	5	190	1	..	..	..	..	..	..	174.00	..
Simsbury,.....	12	12	13	614	1	..	..	..	..	2	..	178.23	..
Southington,	1	13	27	1,341	2	..	1	1	1	..	1	180.00	..
South Windsor,	10	12	12	443	..	..	..	..	..	..	2	177.70	..
Suffield,	11	11	18	639	5	1	..	..	..	..	..	180.00	..
West Hartford,	1	10	15	450	3	..	..	..	..	..	1	185.00	..
Wethersfield,.....	6	7	9	402	..	1	..	..	..	..	1	192.55	..
Windsor,	10	12	16	700	..	2	..	..	..	..	2	180.43	..
Windsor Locks,.....	1	1	5	255	..	..	..	1	..	..	..	190.00	..
29 Towns.	209	269	637	27,512	33	9	10	6	26	20	12	184.73	3

HARTFORD COUNTY

TOWNS.	SCHOOLHOUSES.					LIBRARIES.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and build- ings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Hartford,	20	..	..	.....	\$1,408,100 00	7	8,374	6	\$440 00	1
Avon,.....	7	1	1	\$2,000 00	2,850 00	..	....	..	.....	..
Berlin,	10	..	1	1,137 31	8,600 00	5	449	4	20 00	1
Bloomfield,.....	8	1	..	.....	7,450 00	8	184	9	50 00	..
Bristol,.....	12	3	..	.....	83,900 00	13	1,800	12	130 00	1
Burlington,.....	9	..	..	.....	3,650 00	3	55	..	.....	..
Canton,.....	8	..	..	.....	20,500 00	1	150	1	20 00	..
East Granby,	6	2	..	.....	3,100 00	..	....	..	.....	..
East Hartford,	12	..	..	.....	32,500 00	6	300	2	10 00	1
East Windsor,	11	1	..	.....	25,000 00	..	....	11	70 00	1
Enfield,	10	..	..	.....	45,000 00	3	1,507	1	95 00	..
Farmington,	9	..	..	.....	36,250 00	4	650	2	35 00	1
Glastonbury,.....	18	1	..	.....	12,400 00	17	908	6	30 00	..
Granby, .	10	..	..	.....	6,900 00	..	....	2	10 00	1
Hartland,.....	8	..	..	.....	1,525 00	..	...	..	.....	..
Manchester,	9	1	..	.....	113,000 00	9	6,400	9	55 00	1
Marlborough,	4	..	..	.....	2,000 00	..	....	..	.....	..
New Britain,.....	10	..	..	.....	280,000 00	5	1,250	1	155 00	1
Newington,.....	5	1	..	.....	4,500 00	4	395	4	20 00	1
Plainville,	1	..	..	.....	12,000 00	..	....	1	20 00	1
Rocky Hill,.....	4	..	..	.....	2,800 00	4	100	1	5 00	1
Simsbury,.....	12	4	..	.....	17,350 00	..	....	1	5 00	1
Southington,.....	13	..	..	.....	71,700 00	2	900	..	.....	..
South Windsor,.....	11	..	..	.....	8,400 00	12	800	10	60 00	..
Suffield,.....	11	..	..	.....	26,100 00	6	496	3	15 00	1
West Hartford,	9	..	..	.....	30,000 00	11	1,190	1	45 00	1
Wethersfield,	7	..	..	.....	34,000 00	7	450	6	35 00	1
Windsor,.....	10	..	..	.....	37,000 00	6	423	10	70 00	1
Windsor Locks,.....	2	..	..	.....	25,000 00	1	250	..	.....	..
29 Towns.	266	15	2	\$3,137 31	\$2,361,575 00	134	27,031	103	\$1,395 00	17

NEW HAVEN COUNTY

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	GRADED SCHOOLS.						High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.	Schools averaging 8 or less.			
New Haven City,.....	1	45	300	14,471	2	1	9	1	20	..	1	200.00	10
" Westville,....	1	1	7	325	..	..	..	..	1	..	..	200.00	..
" South,.....	1	1	1	60	..	..	..	..	..	..	..	180.00	..
" complete,....	3	47	308	14,856	2	1	9	1	21	..	1	199.93	10
Ansonia,	1	7	43	2,364	1	..	1	2	3	..	1	195.00	..
Beacon Falls,.....	1	2	3	126	1	..	..	..	..	..	..	185.00	..
Bethany,.....	5	4	4	128	..	..	..	..	..	1	..	178.75	..
Branford,.....	1	8	20	971	1	..	1	..	1	..	1	190.00	..
Cheshire,.....	12	13	13	418	..	..	..	..	..	2	1	181.15	..
Derby,	1	5	17	859	1	..	1	..	1	..	1	193.52	..
East Haven,.....	2	2	3	124	1	..	..	..	..	..	..	189.33	..
Guilford,	10	9	16	561	1	1	1	..	..	4	1	178.12	..
Hamden,.....	1	13	18	629	5	..	..	..	..	..	..	190.00	..
Madison,.....	1	11	12	251	1	..	..	..	..	1	1	160.25	..
Meriden,.....	12	13	92	5,124	1	1	..	1	6	..	1	200.00	1
Middlebury,	6	4	4	110	..	..	..	..	..	..	..	176.50	..
Milford,	1	5	13	549	..	..	..	..	1	..	..	189.23	..
Naugatuck,.....	6	6	32	1,575	1	..	..	..	2	1	..	195.87	..
North Branford,.....	7	5	6	167	1	..	..	..	..	1	..	171.66	..
North Haven,.....	8	7	10	338	1	1	..	..	..	..	..	180.00	..
Orange,.....	8	8	26	1,302	1	1	..	..	1	1	1	186.50	..
Oxford,.....	13	10	10	294	..	..	..	..	..	2	..	154.00	..
Prospect,.....	1	4	4	98	..	..	..	..	..	..	..	135.00	..
Seymour,.....	1	6	14	811	..	..	..	..	1	..	1	189.35	..
Southbury,.....	9	8	8	234	..	..	..	..	..	1	..	160.87	..
Wallingford,	9	13	37	1,469	1	1	..	..	1	..	..	187.40	..
Waterbury,.....	10	10	21	937	2	2	..	..	1	..	..	196.42	..
" Center,.....	1	16	97	4,980	1	1	5	1	6	..	1	200.00	7
" complete,....	11	26	118	5,917	3	3	5	1	7	..	1	199.36	7
Wolcott,	1	6	6	150	..	..	..	..	..	..	..	180.00	..
Woodbridge,.....	1	6	6	206	..	..	..	..	..	1	..	180.00	..
26 Towns.	132	243	843	39,631	23	9	18	5	45	15	11	194.05	18

NEW HAVEN COUNTY

TOWNS.	SCHOOLHOUSES.					LIBRARIES.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. of Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
New Haven City,....	45	2	..	.....	\$1,191,298 79	14	20,000	1	\$785 00	..
“ Westville,..	1	..	..	.....	20,000 00	1	700	1	20 00	..
“ South,.....	1	..	..	.....	4,000 00	..	....	..	.....	..
“ complete,...	47	2	..	.....	\$1,215,298 79	15	20,700	2	\$805 00	1
Ansonia,.....	6	..	..	.....	110,000 00	3	3,000	1	110 00	1
Beacon Falls,.....	3	..	..	.....	3,250 00	..	....	..	.....	..
Bethany,.....	4	1	..	.....	1,350 00	..	....	..	.....	..
Branford,.....	9	1	1	\$19,500 00	51,300 00	1	775	1	45 00	1
Cheshire,.....	12	..	..	.....	7,100 00	3	60	1	10 00	..
Derby,.....	4	..	..	.....	53,500 00	3	1,350	1	50 00	1
East Haven,.....	3	2	..	.....	1,800 00	2	67	..	.....	..
Guilford,.....	13	..	..	.....	12,400 00	6	200	2	20 00	1
Hamden,.....	13	..	1	2,232 00	14,232 00	13	300	1	5 00	..
Madison,.....	12	1	..	.....	15,625 00	6	382	2	10 00	1
Meriden,.....	19	..	1	18,000 00	388,091 00	10	6,000	13	275 00	1
Middlebury,.....	4	1	..	.....	1,100 00	1	12	..	.....	1
Milford,.....	5	..	..	.....	12,000 00	1	330	1	60 00	1
Naugatuck,.....	9	1	1	1,700 00	108,500 00	1	500	..	.....	1
North Branford,....	5	..	..	.....	5,100 00	1	25	1	5 00	..
North Haven,.....	8	1	..	.....	10,000 00	8	1,092	1	5 00	1
Orange,.....	12	1	..	.....	45,850 00	1	430	1	40 00	..
Oxford,.....	11	3	..	.....	1,950 00	10	150	..	.....	1
Prospect,.....	4	1	..	.....	1,200 00	1	29	1	30 00	1
Seymour,.....	7	..	..	.....	59,300 00	1	380	1	35 00	1
Southbury,.....	8	..	..	.....	2,476 50	..	....	..	.....	..
Wallingford,.....	13	..	..	.....	59,000 00	9	450	2	70 00	1
Waterbury,.....	11	..	..	.....	39,500 00	3	307	2	20 00	..
“ Center,....	15	..	..	.....	520,000 00	16	850	1	305 00	1
“ complete,...	26	..	..	.....	\$559,500 00	19	1,157	3	\$325 00	1
Wolcott,.....	6	..	..	.....	2,000 00	..	....	1	10 00	1
Woodbridge,.....	6	1	..	.....	4,400 00	6	1,392	1	30 00	..
26 Towns.	269	16	4	\$41,432 00	\$2,746,323 29	121	38,781	38	\$1,940 00	17

NEW LONDON COUNTY

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	GRADED SCHOOLS.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.				
New London,	1	6	48	2,382	1	..	..	..	5	..	..	193.00	1
Norwich Town,	1	1	5	243	..	..	..	1	..	..	..	200.00	..
" Central,	1	6	30	1,395	1	3	1	..	1	..	..	195.00	..
" West Chelsea, ...	1	4	16	830	1	..	3	..	..	..	..	200.00	..
" other Districts, ...	9	9	36	1,501	2	..	..	1	2	..	..	193.47	4
" complete,	12	20	87	3,969	4	3	4	2	3	..	..	195.57	4
Bozrah,	7	7	7	287	..	..	..	..	..	1	..	158.57	..
Colchester,	12	12	17	614	..	1	1	..	..	2	..	176.17	..
East Lyme,	9	9	12	490	1	1	..	..	..	1	..	169.00	..
Franklin,	7	7	7	164	..	..	..	..	..	3	..	152.71	..
Griswold,	14	13	20	732	1	..	..	..	1	3	..	163.25	..
Groton,	11	11	24	1,095	2	..	1	2	..	..	..	178.62	..
Lebanon,	16	15	15	588	..	..	..	..	..	3	..	147.66	..
Ledyard,	14	13	13	350	..	..	..	..	..	..	..	150.76	..
Lisbon,	6	6	6	125	..	..	..	..	..	2	..	148.33	..
Lyme,	7	7	7	284	..	..	..	..	..	2	..	155.00	..
Montville,	12	12	16	715	..	2	..	..	..	1	..	163.12	..
North Stonington, ...	15	15	15	426	..	..	..	..	..	2	..	142.66	..
Old Lyme,	8	8	8	246	..	..	..	..	..	1	..	153.75	..
Preston,	11	11	17	680	2	..	..	1	..	1	..	170.29	..
Salem,	7	7	7	166	..	..	..	..	..	2	..	122.85	..
Sprague,	5	5	7	385	2	..	..	..	..	..	..	178.57	..
Stonington,	15	12	31	1,391	1	1	1	..	2	2	..	173.22	..
Voluntown,	8	8	9	348	1	..	..	..	..	2	..	135.55	..
Waterford,	11	11	14	465	3	..	..	..	..	..	..	167.85	..
21 Towns.	208	215	387	15,902	18	8	7	5	11	28	..	173.28	5

NEW LONDON COUNTY

TOWNS.	SCHOOLHOUSES.					LIBRARIES.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. Drawing State money.	Total amount drawn.	No. Public.
New London,.....	6	1	..	.....	\$240,000 00	6	3,584	1	\$110 00	1
Norwich Town,....	2	..	..	.....	11,000 00	1	100	1	15 00	..
" Central,.....	6	..	..	.....	167,000 00	1	569	1	65 00	1
" West Chelsea,	4	..	..	.....	50,000 00	..	....	1	45 00	..
" other Districts,	11	2	..	.....	84,100 00	2	1,600	4	75 00	..
" complete,	23	2	..	.....	\$312,100 00	4	2,269	7	\$200 00	1
Bozrah,.....	7	..	..	.....	4,900 00	..	....	..	.....	..
Colchester,.....	11	2	..	.....	5,400 00	9	940	5	40 00	1
East Lyme,.....	9	2	..	.....	8,400 00	2	224	..	.....	..
Franklin,.....	7	..	..	.....	3,200 00	..	....	..	.....	1
Griswold,.....	13	2	..	.....	14,500 00	1	175	2	30 00	2
Groton,.....	12	2	..	.....	20,850 00	6	193	2	20 00	2
Lebanon,.....	15	2	..	.....	10,800 00	..	....	2	10 00	..
Ledyard,.....	14	2	..	.....	3,500 00	..	....	..	.....	1
Lisbon,.....	4	..	..	.....	1,500 00	..	....	1	5 00	..
Lyme,.....	7	..	..	.....	4,150 00	..	....	..	.....	..
Montville,.....	13	..	..	.....	8,600 00	2	220	3	20 00	1
North Stonington,....	15	3	..	.....	7,300 00	4	72	2	20 00	..
Old Lyme,.....	8	4	1	\$8,000 00	8,750 00	..	....	..	.....	1
Preston,.....	11	..	..	.....	16,500 00	2	168	2	20 00	..
Salem,.....	7	2	..	.....	3,500 00	..	....	1	5 00	..
Sprague,.....	5	..	..	.....	6,700 00	2	75	..	.....	..
Stonington,.....	15	2	..	.....	64,900 00	4	685	1	20 00	..
Voluntown,.....	8	2	..	.....	5,500 00	..	....	..	.....	..
Waterford,.....	11	1	..	.....	8,400 00	2	72	3	25 00	..
21 Towns.	221	29	1	\$8,000 00	\$759,450 00	44	8,677	32	\$525 00	11

FAIRFIELD COUNTY

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	GRADED SCHOOLS.						High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.	Schools averaging 8 or less.			
Bridgeport,	1	20	165	8,927	3	3	1	1	11	..	1	185.50	3
Danbury,	13	17	66	3,126	4	1	1	1	2	..	1	195.95	1
Bethel,	1	7	17	610	1	..	1	..	1	..	1	198.00	..
Brookfield,	8	8	8	312	..	..	..	..	..	1	..	173.43	..
Darien,	4	4	7	277	1	1	..	..	..	..	..	200.00	..
Easton,	8	8	8	240	..	..	..	..	..	1	..	180.00	..
Fairfield,	1	14	20	760	2	2	..	..	..	1	..	200.00	..
Greenwich,	20	19	36	1,885	3	..	..	1	1	..	..	200.00	..
Huntington,	1	11	22	891	..	..	..	..	1	3	..	190.90	..
Monroe,	7	7	7	228	..	..	..	..	..	..	..	181.14	..
New Canaan,	1	11	16	550	..	..	..	..	1	1	..	196.25	..
New Fairfield,	6	6	6	170	..	..	..	..	..	2	..	163.33	..
Newtown,	21	20	23	860	1	1	..	..	..	4	..	185.95	..
Norwalk,	11	11	58	3,017	1	2	..	..	4	..	..	204.00	1
Redding,	10	8	8	229	..	..	..	..	..	1	..	182.25	..
Ridgefield,	14	14	16	493	..	1	..	..	..	..	..	189.25	..
Sherman,	6	6	6	130	..	..	..	..	..	2	..	155.16	..
Stamford,	1	19	62	2,565	1	..	1	..	6	..	1	200.00	2
Stratford,	3	3	10	403	..	..	..	..	1	..	..	199.50	..
Trumbull,	1	6	7	244	1	..	..	..	..	..	..	185.14	..
Weston,	5	5	5	138	..	..	..	..	..	..	..	169.40	..
Westport,	10	10	13	548	3	..	..	..	..	..	..	200.00	..
Wilton,	10	9	10	312	1	..	..	..	..	1	..	185.40	..
23 Towns.	163	243	596	26,915	22	11	4	3	28	17	4	192.01	7

FAIRFIELD COUNTY

TOWNS.	SCHOOLHOUSES.					LIBRARIES.				
	Number.	Number Poor.	Built during year.	Cost of New.	Estimated value of sites and build-ings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Bridgeport,.....	20	2	..	.....	\$656,914 80	1	1,250	..	.....	1
Danbury,.....	19	..	..	.....	167,000 00	3	450	3	\$20 00	1
Bethel,	7	2	..	.....	22,500 00	1	200	..	.....	..
Brookfield,	7	1	..	.....	4,700 00	..	....	..	.....	..
Darien,	4	..	..	.....	8,100 00	2	175	2	10 00	..
Easton,	8	2	..	.....	1,900 00	3	60	1	5 00	1
Fairfield,	14	..	..	.....	22,790 00	7	275	1	25 00	1
Greenwich,.....	20	..	..	.....	297,600 00	2	976	3	45 00	1
Huntington,.....	11	1	..	.....	44,100 00	1	325	..	.....	1
Monroe,.....	7	2	..	.....	4,800 00	..	....	3	20 00	..
New Canaan,	11	..	..	.....	15,000 00	6	900	..	100 00	1
New Fairfield,.....	6	1	..	.....	2,650 00	1	25	..	.....	..
Newtown,	21	3	..	.....	9,450 00	10	150	2	10 00	1
Norwalk,.....	11	..	..	.....	120,100 00	6	3,250	4	110 00	1
Redding,.....	8	..	..	.....	3,900 00	2	50	1	5 00	..
Ridgefield,	14	2	..	.....	9,450 00	17	2,000	14	80 00	1
Sherman,	6	1	..	.....	2,600 00	..	....	..	.....	..
Stamford,.....	19	5	3	\$79,600 00	155,500 00	6	800	1	145 00	1
Stratford,	3	..	..	.....	23,000 00	3	75	2	10 00	1
Trumbull,	6	..	..	.....	3,100 00	1	10	1	10 00	..
Weston,.....	5	..	..	.....	1,850 00	..	....	1	10 00	..
Westport,.....	10	1	..	.....	9,050 00	4	500	3	15 00	1
Wilton,.....	9	..	..	.....	5,500 00	5	198	..	.....	..
23 Towns.	246	23	3	\$79,600 00	\$1,591,554 80	81	11,669	42	\$620 00	13

WINDHAM COUNTY

TOWNS.	Districts.	Number of Schools. Departments.		Number of Sitings.	GRADED SCHOOLS.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.				
Brooklyn,.....	9	8	12	470	..	2	..	..	..	2	..	160.00	..
Ashford,.....	10	9	9	336	..	..	..	..	..	5	..	144.44	..
Canterbury,.....	11	11	11	418	..	..	..	..	..	4	..	148.18	..
Chaplin,.....	1	2	2	100	..	..	..	..	..	..	..	180.00	..
Eastford,	8	6	6	185	..	..	..	..	..	..	..	150.00	..
Hampton,.....	8	7	7	183	..	..	..	..	..	..	..	150.00	..
Killingly,.....	15	14	31	1,263	3	3	..	..	1	3	..	187.41	..
Plainfield,	11	9	22	1,149	1	1	..	..	2	1	..	183.86	..
Pomfret,.....	8	8	8	376	..	..	..	..	..	..	..	164.37	..
Putnam,	6	7	19	763	..	2	..	..	1	..	1	179.86	..
Scotland, ..	5	5	5	169	..	..	..	..	..	..	..	151.00	..
Sterling,.....	8	8	8	320	..	..	..	..	..	2	..	157.50	..
Thompson,	13	12	17	768	3	1	..	..	..	..	..	169.41	..
Windham,	11	15	34	1,468	2	1	..	..	2	1	1	188.51	..
Woodstock,.....	16	16	16	536	..	..	..	..	..	2	..	147.50	..
15 Towns.	140	137	207	8,504	9	10	..	..	6	20	2	171.07	..

WINDHAM COUNTY

TOWNS.	SCHOOLHOUSES.					LIBRARIES.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Brooklyn,.....	9	..	..	.....	\$15,800 00	2	115	9	\$60 00	1
Ashford,.....	9	..	..	.....	4,050 00	..	..	..	.....	1
Canterbury,.....	11	..	..	.....	4,200 00	2	19	..	.....	..
Chaplin,.....	2	..	..	.....	2,250 00	1	..	1	10 00	..
Eastford,.....	6	..	..	.....	3,400 00	1	..	..	.....	..
Hampton,.....	7	1	..	.....	3,000 00	3	48	..	.....	..
Killingly,.....	15	3	..	.....	47,900 00	14	1,000	14	110 00	1
Plainfield,	9	..	..	.....	29,515 00	9	450	3	35 00	1
Pomfret,	8	..	..	.....	6,600 00	..	..	..	.....	1
Putnam,.....	8	..	..	.....	35,800 00	2	750	1	5 00	1
Scotland,	5	2	..	.....	1,250 00	..	..	..	.....	1
Sterling,.....	8	..	..	.....	2,250 00	2	65	2	10 00	..
Thompson,.....	13	2	..	.....	20,400 00	13	376	2	10 00	..
Windham,.....	14	..	..	.....	48,250 00	9	4,963	11	115 00	1
Woodstock,.....	16	..	..	.....	11,850 00	..	..	2	10 00	1
15 Towns.	140	8	..	.....	\$236,515 00	58	7,786	45	\$365 00	9

LITCHFIELD COUNTY

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sitings.	GRADED SCHOOLS.						Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.					
Litchfield,	1	15	22	632	1	..	1	..	..	3	..	180.00	..
Barkhamsted,	11	10	10	260	..	..	..	..	..	5	..	133.50	..
Bethlehem,	7	6	6	146	..	..	..	..	..	3	..	131.66	..
Bridgewater,	5	5	5	172	..	..	..	..	..	2	..	166.10	..
Canaan,	8	8	8	214	..	..	..	..	..	1	..	176.25	..
Colebrook,	9	9	10	282	1	..	..	..	..	..	..	150.00	..
Cornwall,	16	12	12	350	..	..	..	..	..	3	..	159.00	..
Goshen,	10	9	9	246	..	..	..	..	..	5	..	155.55	..
Harwinton,	1	9	9	308	..	..	..	..	..	1	..	152.22	..
Kent,	13	13	13	450	..	..	..	..	..	5	..	152.68	..
Morris,	6	6	6	184	..	..	..	..	..	..	..	155.00	..
New Hartford,	9	9	14	432	2	1	..	..	..	3	..	174.00	..
New Milford,	1	18	22	753	1	..	1	..	..	4	..	185.45	..
Norfolk,	11	9	11	363	..	1	..	..	..	2	..	159.09	..
North Canaan,	5	5	9	320	1	..	1	..	..	..	..	177.77	..
Plymouth,	8	8	15	897	..	1	..	..	1	..	..	180.00	..
Roxbury,	7	7	7	230	..	..	..	..	..	2	..	163.35	..
Salisbury,	13	10	18	786	3	1	1	..	..	1	..	190.88	..
Sharon,	17	17	18	480	1	..	..	..	..	5	1	175.77	..
Thomaston,	1	3	14	800	1	..	..	..	1	..	1	180.00	..
Torrington,	1	9	25	1,357	2	..	..	..	2	..	1	200.00	..
Warren,	7	5	5	112	..	..	..	..	..	2	..	131.00	..
Washington,	1	12	13	373	1	..	..	..	..	4	..	151.42	..
Watertown,	9	8	14	517	1	..	..	..	1	..	..	183.85	..
Winchester,	8	8	20	872	..	..	..	1	1	1	..	185.30	..
Woodbury,	14	13	14	410	1	..	..	..	..	4	..	171.14	..
26 Towns.	199	243	329	11,946	16	4	4	1	6	56	3	171.87	..	

LITCHFIELD COUNTY

TOWNS.	SCHOOLHOUSES.					LIBRARIES.				
	Number.	Number Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Litchfield,	16	2	..	.....	\$30,357 00	1	1,200	1	\$100 00	1
Barkhamsted,	11	1	..	.....	3,850 00	1	75	1	5 00	..
Bethlehem,	7	2	..	.....	2,100 00	..	....	..	.....	1
Bridgewater,	5	..	1	\$550 00	2,050 00	2	119	..	.....	..
Canaan,	8	..	..	.....	1,700 00	1	15	..	.....	1
Colebrook, ..	9	..	..	.....	5,700 00	..	....	..	.....	..
Cornwall,	16	4	..	.....	6,200 00	1	20	..	5 00	1
Goshen,	10	..	..	.....	2,500 00	3	75	1	.....	..
Harwinton,	11	..	..	.....	5,800 00	..	....	1	60 00	..
Kent,	13	3	..	.....	4,200 00	..	....	..	.....	..
Morris,	6	..	..	.....	3,700 00	2	147	1	5 00	1
New Hartford,	9	2	..	.....	16,850 00	2	138	1	5 00	1
New Milford,	18	2	1	850 00	18,225 00	2	150	..	.....	1
Norfolk,	11	2	..	.....	8,675 00	2	200	5	30 00	1
North Canaan,	5	..	..	.....	6,300 00	1	75	1	5 00	1
Plymouth,	9	2	..	.....	11,450 00	8	1,222	8	55 00	1
Roxbury,	7	..	..	.....	1,600 00	..	....	1	5 00	1
Salisbury,	12	3	..	.....	9,800 00	2	300	11	75 00	1
Sharon,	16	1	..	.....	5,850 00	1	16	..	.....	1
Thomaston,	9	..	..	.....	22,000 00	1	200	1	35 00	1
Torrington,	11	..	..	.....	85,500 00	1	500	1	55 00	1
Warren,	5	..	..	.....	2,700 00	5	40	5	25 00	..
Washington,	12	..	..	.....	8,175 00	2	100	..	.....	1
Watertown,	9	..	..	.....	15,900 00	4	100	3	35 00	1
Winchester,	8	..	..	.....	33,250 00	5	464	3	55 00	1
Woodbury,	14	1	..	.....	8,850 00	..	...	..	.....	1
26 Towns.	267	25	2	\$1,400 00	\$323,282 00	47	5,156	45	\$555 00	19

MIDDLESEX COUNTY

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sitings.	GRADED SCHOOLS.						High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.	Schools averaging 8 or less.			
Middletown,.....	18	18	32	1,234	1	..	1	1	1	2	..	181.65	1
" City,	1	3	23	1,188	1	..	..	..	2	..	1	185.50	..
" complete,.....	19	21	55	2,422	2	..	1	1	3	2	1	183.26	1
Haddam,	9	9	12	418	..	..	1	..	..	..	..	162.91	..
Chatham,	11	10	12	483	..	1	..	..	..	1	..	164.16	..
Chester,	4	4	6	261	2	..	..	..	..	..	..	180.00	..
Clinton,	1	2	2	46	..	..	..	..	..	1	..	190.00	..
Cromwell,	5	6	11	453	5	..	..	..	..	..	1	180.00	..
Durham,	5	5	6	177	1	..	..	..	..	1	..	152.16	..
East Haddam,	17	16	17	678	1	..	..	..	..	3	..	160.00	..
Essex,	1	5	9	370	2	..	..	..	..	..	..	190.00	..
Killingworth,	8	8	8	193	..	..	..	..	..	5	..	143.62	..
Middlefield,	4	4	4	162	..	..	..	..	..	..	..	180.00	..
Old Saybrook,	1	1	6	265	..	..	..	..	1	..	1	185.00	..
Portland,	6	6	17	815	1	1	..	..	1	1	..	200.00	..
Saybrook,	1	2	6	240	..	..	..	1	..	..	..	185.00	..
Westbrook,	1	6	6	350	..	..	..	..	..	..	..	149.25	..
15 Towns.	93	105	177	7,333	14	2	2	2	5	14	3	176.11	1

MIDDLESEX COUNTY

TOWNS.	SCHOOLHOUSES.					LIBRARIES.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Middletown,	17	1	..	.....	\$30,000 00	6	1,840	2	\$20 00	..
“ City,	3	..	..	.....	50,000 00	1	600	..	.....	1
“ complete,....	20	1	..	.....	80,000 00	7	2,440	2	20 00	1
Haddam,	9	..	..	.....	13,550 00	..	...	1	10 00	1
Chatham,	11	1	..	.....	9,400 00	3	70	..	.....	1
Chester,	4	..	..	.....	9,300 00	3	236	3	15 00	1
Clinton,	3	1	..	.....	1,600 00	2	25	..	.....	1
Cromwell,	5	..	..	.....	5,100 00	2	100	..	.....	1
Durham,	5	..	..	.....	4,450 00	1	100	5	25 00	1
East Haddam,	16	1	..	.....	8,700 00	6	200	2	10 00	1
Essex,	5	1	..	.....	7,000 00	8	280	..	.....	..
Killingworth,	8	..	..	.....	3,100 00	..	...	..	.....	..
Middlefield,	4	..	..	.....	4,200 00	4	450	..	.....	1
Old Saybrook,	1	..	..	.....	12,500 00	1	200	..	.....	1
Portland,	6	..	..	.....	42,500 00	4	1,232	3	30 00	1
Saybrook,	2	..	..	.....	11,000 00	1	500	1	40 00	..
Westbrook,	6	3	..	.....	1,750 00	..	...	..	.....	..
15 Towns.	105	8	..	.....	\$214,150 00	42	5,833	17	\$150 00	11

TOLLAND COUNTY

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sitzings.	GRADED SCHOOLS.						High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.	Schools averaging 8 or less.			
Tolland,.....	11	10	10	222	..	..	..	..	..	1	..	141.00	..
Andover,.....	1	1	1	45	..	..	..	..	..	..	..	180.00	..
Bolton,	5	4	4	122	..	..	..	..	..	..	..	150.00	..
Columbia,	8	8	8	208	..	..	..	..	..	1	..	150.62	..
Coventry,.....	10	10	12	433	..	1	..	..	..	1	..	153.33	..
Ellington,.....	10	9	11	400	2	..	..	..	..	1	..	179.09	..
Hebron,.....	10	10	10	256	..	..	..	..	..	3	..	139.00	..
Mansfield,.....	14	14	14	457	..	..	..	..	..	1	..	152.85	..
Somers,.....	10	10	12	341	..	1	..	..	..	1	1	154.25	..
Stafford,.....	16	16	27	862	2	1	..	..	1	5	..	160.55	..
Union,	6	6	6	160	..	..	..	..	..	4	..	150.00	..
Vernon,	9	10	38	1,750	2	..	..	1	2	..	1	180.05	1
Willington,	9	9	9	385	..	..	..	..	..	..	..	153.33	..
13 Towns.	119	117	162	5,641	6	3	..	1	3	18	2	160.75	1

TOLLAND COUNTY

TOWNS.	SCHOOLHOUSES.					LIBRARIES.				
	Number.	No. Poor.	Built during year.	Cost of new.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Tolland,	10	1	..	.....	\$4,700 00	2	100	1	\$5.00	..
Andover,.....	1	..	..	.....	300 00	..	....	..	.....	1
Bolton,.....	4	..	..	.....	3,250 00	1	50	1	5.00	1
Columbia,	8	..	..	.....	4,400 00	..	....	..	.....	1
Coventry,.....	10	..	..	.....	11,150 00	5	250	2	15.00	2
Ellington,.....	10	1	..	.....	19,200 00	3	135	10	95.00	1
Hebron,.....	10	3	..	.....	4,750 00	3	135	2	10.00	1
Mansfield,.....	14	4	..	.....	7,800 00	6	185	1	5.00	..
Somers,.....	9	2	..	.....	6,700 00	3	59	2	20.00	..
Stafford,.....	16	2	..	.....	26,300 00	6	1,350	2	25.00	1
Union,	6	2	..	.....	2,750 00	5	190	..	.....	1
Vernon,	11	..	..	.....	123,150 00	2	917	4	80.00	1
Willington,	9	..	..	.....	3,300 00	1	15	2	10.00	..
13 Towns.	118	15	..	.....	\$217,750 00	37	3,386	27	\$270.00	10

SUMMARY BY COUNTIES

COUNTIES.	Districts.	Number of Schools.	Departments.	Number of Sitings.	GRADED SCHOOLS.						High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.	Schools averaging 8 or less.			
Hartford,.....	209	269	637	27,512	33	9	10	6	26	20	12	184.73	3
New Haven,.....	132	248	843	39,631	23	9	18	5	45	15	11	194.05	18
New London,.....	208	215	387	15,902	18	8	7	5	11	28	..	173.28	5
Fairfield,.....	163	243	596	26,915	22	11	4	3	28	17	4	192.01	7
Windham,.....	140	137	207	8,504	9	10	..	..	6	20	2	171.07	..
Litchfield,.....	199	243	329	11,946	16	4	4	1	6	56	3	171.87	..
Middlesex,.....	93	105	177	7,333	14	2	2	2	5	14	3	176.11	1
Tolland,.....	119	117	162	5,641	6	3	..	1	3	18	2	160.75	1
The State.	1263	1577	3338	143,384	141	56	45	23	130	188	37	183.32	35

SUMMARY BY COUNTIES

COUNTIES.	SCHOOLHOUSES					LIBRARIES.				
	Number.	Number Poor.	Built during year.	Cost of new.	Estimated value of sites and build-ings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public
Hartford,.....	266	15	2	\$3,137 31	\$2,361,575 00	134	27,031	103	\$1,395 00	17
New Haven,	269	16	4	41,432 00	2,746,323 29	121	38,781	38	1,940 00	17
New London,.....	221	29	1	8,000 00	759,450 00	44	8,677	32	525 00	18
Fairfield,.....	246	23	3	79,600 00	1,591,554 80	81	11,669	42	620 00	13
Windham,.....	140	8	..	.....	236,515 00	58	7,786	45	365 00	9
Litchfield,.....	267	25	2	1,400 00	323,282 00	47	5,156	45	555 00	19
Middlesex,	105	8	..	.....	214,150 00	42	5,833	17	150 00	11
Tolland,.....	118	15	..	.....	217,750 00	37	3,386	27	270 00	10
The State.	1632	139	12	\$133,569 31	\$8,450,600 09	564	103,319	349	\$5,820 00	107

TABLE SHOWING ENUMERATION OF PERSONS
BETWEEN 4 AND 16 YEARS OF AGE, BY
DISTRICTS, IN OCT., 1894.

HARTFORD COUNTY.

HARTFORD.	
Districts.	Enum. 1894.
First,.....	2,313
South,.....	3,830
Second North,.....	1,548
West Middle,.....	1,201
Arsenal,.....	981
Washington,.....	487
South West,.....	43
North East,.....	573
North West,.....	248
Gravel Hill,.....	38

Total, 10 Districts., 11,262

AVON.	
1,.....	8
2,.....	27
3,.....	38
4,.....	21
5,.....	32
6,.....	97
7,.....	24

Total, 7 Districts., 247

BERLIN.	
1,.....	123
2,.....	96
3,.....	27
4,.....	34
5,.....	65
6,.....	37
7,.....	24
8,.....	52
9,.....	84

Total, 9 Districts., 542

BLOOMFIELD.	
Centre,.....	56
Farms,.....	43
North Middle,.....	17
South Middle,.....	37
Scotland South,.....	23
Duncaster,.....	25
South West,.....	25
North East,.....	20

Total, 8 Districts., 246

BRISTOL.	
1,.....	489
2,.....	196
3,.....	599
5,.....	146
6,.....	61
7,.....	16
8,.....	30
9,.....	25
10,.....	29
11,.....	22
12,.....	19
13,.....	155

Total, 12 Districts., 1,787

BURLINGTON.	
Districts.	Enum. 1894.
First,.....	26
Second,.....	22
Third,.....	42
Fourth,.....	25
Fifth,.....	17
Sixth,.....	18
Seventh,.....	11
Eighth,.....	16
Ninth,.....	138

Total, 9 Districts., 315

CANTON.	
Collinsville,.....	351
Suffrage,.....	48
River,.....	68
East Hill,.....	14
Centre,.....	34
South Centre,.....	37
North,.....	36
West,.....	29
Joint District,.....	7

Total, 8 Districts., 624

EAST GRANBY.	
1,.....	37
2,.....	24
3,.....	31
4,.....	8
5,.....	6
6,.....	22

Total, 6 Districts., 128

EAST HARTFORD.	
1, North,.....	45
2, Second North,.....	245
3, Centre,.....	270
4, Second South,.....	87
5, Hockanum,.....	77
6, South Middle,.....	35
7, South East,.....	23
8, Burnside,.....	257
9, Meadow,.....	137
10, Long Hill,.....	15

Total, 10 Districts., 1,191

EAST WINDSOR.	
1,.....	32
2,.....	5
3,.....	47
4,.....	19
5,.....	207
6,.....	18
7,.....	30
8,.....	247
9,.....	14
10,.....	39
11,.....	32

Total, 11 Districts., 690

ENFIELD.	
Districts.	Enum. 1894.
Consolidated,.....	1,553
Total, 1 District.,	1,553

Total, 7 Districts., 730

GLASTONBURY.	
1, Naubuc,.....	84
2, Center,.....	85
3, Green,.....	58
4, Old Church,.....	37
5, Addison,.....	47
6, S. Center,.....	80
7, Taylortown,.....	16
8, Matson Hill,.....	19
9, Twine Mill,.....	69
10, Nayaug,.....	22
11, North St.,.....	23
12, Wassuc,.....	41
13, Middle,.....	22
14, Hill,.....	12
15, North East,.....	25
16, Goslee,.....	10
17, Neipsic,.....	51
18, Williams,.....	31

Total, 18 Districts., 732

GRANBY.	
1,.....	52
2,.....	32
3,.....	6
4,.....	41
5,.....	9
6,.....	43
8,.....	19
9,.....	14
10,.....	22
11,.....	16

Total, 10 Districts., 254

HARTLAND.	
West Parish.	
Center,.....	11
Mill,.....	14
South Hollow,.....	14
South West,.....	7
East Parish.	
Center,.....	24
North East,.....	12
South West,.....	10
North Hollow,.....	7

Total, 8 Districts., 99

HARTFORD COUNTY—continued

MANCHESTER.		
Districts.	Enum.	1894.
1,	.....	48
2,	.....	84
3,	.....	91
4,	.....	83
5,	.....	65
6,	.....	71
7,	.....	112
8,	.....	426
9,	.....	1,003
Total, 9 Districts.,	..	1,983
MARLBOROUGH.		
Center,	33	
North,	8	
North West,	51	
South,	9	
Total, 4 Districts.,	..	101
NEW BRITAIN.		
Consolidated,	4,618	
Total, 1 District,,	4,618	
NEWINGTON.		
North,	71	
Middle,	70	
South,	41	
South East,	25	
Total, 4 Districts.,	207	
PLAINVILLE.		
Consolidated,	368	
Total, 1 District,,	368	
ROCKY HILL.		
North,	23	
Center,	82	
South,	47	
West,	41	
Total, 4 Districts.,	193	
NEW HAVEN.		
City District,	19,787	
Westville,	419	
South,	82	
Total, 3 Districts.,	20,288	
ANSONIA.		
Consolidated,	2,563	
Total, 1 District,	2,563	
BEACON FALLS.		
Consolidated,	100	
Total, 1 District,,	100	
BETHANY.		
1, Center,	35	
2, Gate,	31	
3, Smith,	6	
4, Downs,	11	
5, Beecher,	18	
Total, 5 Districts.,	101	
SIMSBURY.		
Districts.	Enum.	1894.
Center,	58	
Hop Meadow,	50	
East Weatogue,	26	
West Weatogue, . . .	20	
Meadow Hill,	12	
Bushy Plain,	19	
West Simsbury,	30	
New District,	28	
Union,	25	
Westover's Plain, ...	15	
Terry's Plain,	20	
Tariffville,	95	
Total, 12 Districts.,	398	
SOUTHINGTON.		
Consolidated,	1,137	
Total, 1 District, ...	1,137	
SOUTH WINDSOR.		
First,	27	
Second,	34	
Third,	51	
Fourth,	39	
Fifth,	51	
Sixth,	18	
Seventh,	43	
Eighth,	39	
Ninth,	22	
Tenth,	23	
Total, 10 Districts.,	347	
SUFFIELD.		
<i>1st Society.</i>		
North West,	52	
South,	73	
East,	42	
South East, . . .	54	
North,	40	
North East,	57	
Center,	142	
NEW HAVEN COUNTY.		
BRANFORD.		
Union,	908	
Total, 1 District, .	908	
CHESHIRE.		
1,	84	
2,	19	
3,	34	
4,	13	
5,	8	
6,	25	
7,	34	
8,	23	
9,	19	
10,	11	
11,	23	
12,	59	
Total, 12 Districts.,	352	
DERBY.		
Consolidated,	1,539	
Total, 1 District.,	1,539	
2d Society.		
Districts.	Enum.	1894.
Center,	66	
South,	34	
West,	27	
North,	49	
Total, 11 Districts.,	636	
WEST HARTFORD.		
Union,	47	
Total, 1 District,..	471	
WETHERSFIELD.		
First,	84	
Second,	89	
Third,	50	
Fourth,	64	
Fifth,	54	
Sixth,	51	
Total, 6 Districts.,	392	
WINDSOR.		
1,	45	
2,	36	
3,	170	
4,	57	
5,	23	
6,	52	
7,	24	
8,	25	
9,	128	
10,	35	
Joint Districts,	4	
Total, 10 Districts.,	599	
WINDSOR LOCKS.		
Union,	645	
Total, 1 District,,	645	

NEW HAVEN COUNTY—continued

HAMDEN.			NORTH BRANFORD.			SEYMOUR.		
Districts.	Enum.	1894.	Districts.	Enum.	1894.	Districts.	Enum.	1894.
Consolidated,.....		874	First,.....		18	Consolidated,		720
Total, 1 District,..		874	Second,.....		66	Total, 1 District,..		720
MADISON.			Third,.....		23	SOUTHBURY.		
Consolidated,.....		251	Fourth,.....		5	1, White Oak,.....		16
Total, 1 District,..		251	Fifth,.....		13	2, Bullet Hill,....		52
MERIDEN.			Sixth,.....		27	3, Southford,.....		30
Corner,.....	1,945		Seventh,.....		27	4, Kettletown,.....		4
Center,.....	986		Total, 7 Districts,.		179	5, South Britain,....		47
West,.....	1,151		NORTH HAVEN.			6, Pierce Hollow,....		25
Railroad,.....	462		1,.....		22	7, Purchase,.....		45
Old Road,.....	505		2,.....		35	8, Wapping,.....		25
Prattsville,.....	546		3,.....		68	9, Pootatuck,.....		9
Hanover,.....	216		4,.....		89	Total, 9 Districts,.		253
Farms,.....	64		5,.....		12	WALLINGFORD.		
East,.....	89		6,.....		21	1, Cook Hill,.....		24
North East,.....	68		7,.....		42	2, Parker's Farms,..		42
South East,.....	31		8,.....		50	3, Yalesville,.....		192
North West,.....	31		Total, 8 Districts,.		339	4, North Farms,....		28
Total, 12 Districts,.		6,094	ORANGE.			5, 6, Central,.....		1,302
MIDDLEBURY.			Union,.....		823	7, Pond Hill,.....		35
1,.....		28	Northern,.....		190	8, East Farms,.....		23
2,.....		27	Western,.....		57	9, N. E. Farms,.....		19
3,.....		21	First,.....		28	10, Tyler's Mills,....		14
4,.....		52	Second,.....		50	Total, 9 Districts,.		1,679
5,.....		7	Third,.....		23	WATERBURY.		
6,.....		6	Fourth,.....		10	Center,.....		8,670
Total, 6 Districts,.		141	Tyler City,.....		48	Hopeville,.....		250
MILFORD.			Total, 8 Districts,.		1,229	Waterville,.....		197
Union,.....		729	OXFORD.			East Farms,.....		31
Total, 1 District,..		729	1, Center,.....		34	Saw Mill Plains,....		83
NAUGATUCK.			2, Quakers' Farms,..		17	Buck's Hill,.....		53
1, Union Center,....	1,136		3, Chestnut Tree Hill,		23	Bunker Hill,.....		84
2, Union City,.....	408		4, Christian Street,..		15	Oronoke,.....		80
3, Millville,.....	54		5, Five Mile Hill,...		15	Town Plot,.....		96
4, Middle,.....	32		6, Riggs Street,.....		16	East Mountain,....		48
5, Straitsville,.....	13		7, Bowers' Hill,....		20	South Brooklyn,....		81
6, Pond Hill,.....	34		8, Hull's Hill,.....		22	Total, 11 Districts,.		9,673
Total, 6 Districts,.		1,677	9, Zoar Bridge,.....		17	WOLCOTT.		
			10, Shrub Oak,.....		23	Union,.....		120
			11, Red Oak,.....		11	Total, 1 District,..		120
			12, Rock House Hill,.		12	WOODBIDGE.		
			Total, 12 Districts,.		225	Consolidated,		186
			PROSPECT.			Total, 1 District,..		186
			Union,.....		102			
			Total, 1 District,..		102			

NEW LONDON COUNTY.

NEW LONDON.			SCOTLAND ROAD.			COLCHESTER.		
Union,.....		2,781	First,.....		15	First,.....		285
Total, 1 District,..		2,781	Plain Hill,.....		13	Second,.....		39
NORWICH.			Wawecus Hill,.....		13	Third,.....		38
Norwich Town,.....		253	Total, 12 Districts,.		5,293	Fourth,.....		37
Central,.....		1,547	BOZRAH.			Fifth,.....		70
West Chelsea,.....		1,015	First,.....		20	Sixth,.....		13
Greeneville,.....		959	Second,.....		19	Seventh,.....		18
Wequonnock,.....		948	Third,.....		26	Center, Westchester,.		18
Falls, or Third,....		278	Fourth,.....		10	North East,.....		28
West Town Street,...		118	Fifth,.....		57	North West, ".....		16
Mill, or Yantic,....		76	Sixth,.....		60	South East, ".....		12
East Great Plain,....		58	Seventh,.....		9	South West, ".....		21
			Total, 7 Districts,.		201	Total, 12 Districts,.		595

ENUMERATION BY DISTRICTS

NEW LONDON COUNTY—continued

EAST LYME.			DISTRICTS.			NORTH STONINGTON.		
Districts.	Enum.	1894.	Districts.	Enum.	1894.	Districts.	Enum.	1894.
1, Hill,	37		10,	22		1,	18	
2, Flanders,	46		11,	5		2,	45	
3, Boston,	16		12,	21		3,	29	
4, Niantic,	140		13,	36		4,	53	
5, Black Point,	43		14,	14		5,	17	
6, Mack's Mill,	15		15,	13		6,	22	
7, Toad Rock,	37		16,	16		7,	17	
8, River Head,	24					8,	9	
9, Walnut Hill,	17					9,	5	
Total, 9 Districts,	375		Total, 16 Districts,	320		10,	13	
FRANKLIN.			LEDYARD.			Total, 15 Districts,		
1,	16		1,	14		1,	63	
2,	9		2,	27		2,	33	
3,	17		3,	33		3,	10	
4,	13		4,	19		4,	16	
5,	11		5,	10		5,	32	
6,	16		6,	16		6,	19	
7,	21		7,	15		7,	27	
8,	21		8,	27		8,	12	
Total, 7 Districts,	103		9,	9		Total, 8 Districts,		
GRISWOLD.			10,	13		Total, 8 Districts,		
1,	15		11,	26		Total, 8 Districts,		
2,	24		12,	17		Total, 8 Districts,		
3,	7		13,	38		Total, 8 Districts,		
4,	14		14,	9		Total, 8 Districts,		
5,	16		Total, 14 Districts,			Total, 8 Districts,		
6,	2		273.			Total, 8 Districts,		
7,	27		LISBON.			Total, 8 Districts,		
8,	64		1, Newent,	21		Total, 8 Districts,		
9,	12		2,	16		Total, 8 Districts,		
10,	10		3,	28		Total, 8 Districts,		
11,	6		4,	15		Total, 8 Districts,		
12,	476		5,	22		Total, 8 Districts,		
13,	11		6,	11		Total, 8 Districts,		
14,	24		Total, 6 Districts,			Total, 8 Districts,		
Joint Districts,	11		113			Total, 8 Districts,		
Total, 14 Districts,	719		LYME.			Total, 8 Districts,		
GROTON.			1, Bill Hill,	28		Total, 8 Districts,		
1,	252		2, Pleasant Valley,	16		Total, 8 Districts,		
2,	30		3, Joshuatown,	26		Total, 8 Districts,		
3,	34		4, North Grassy Hill,	11		Total, 8 Districts,		
4,	29		5, South Grassy Hill,	18		Total, 8 Districts,		
5,	226		6, Sterling City,	36		Total, 8 Districts,		
6,	55		7, Hadlyme,	36		Total, 8 Districts,		
7,	77		Total, 7 Districts,			Total, 8 Districts,		
8,	35		171			Total, 8 Districts,		
9,	20		MONTVILLE.			Total, 8 Districts,		
10,	80		1,	37		Total, 8 Districts,		
11,	189		2,	10		Total, 8 Districts,		
Joint District,	16		3,	17		Total, 8 Districts,		
Total, 11 Districts,	1,043		4,	202		Total, 8 Districts,		
LEBANON.			5,	17		Total, 8 Districts,		
1,	31		6,	20		Total, 8 Districts,		
2,	18		7,	10		Total, 8 Districts,		
3,	16		8,	22		Total, 8 Districts,		
4,	10		9,	10		Total, 8 Districts,		
5,	24		10,	161		Total, 8 Districts,		
6,	45		11,	29		Total, 8 Districts,		
7,	18		12,	43		Total, 8 Districts,		
8,	11		13,	26		Total, 8 Districts,		
9,	20		Total, 12 Districts,			Total, 8 Districts,		
Total, 12 Districts,			594			Total, 8 Districts,		
						Total, 8 Districts,		

EAST LYME.			DISTRICTS.			NORTH STONINGTON.		
Districts.	Enum.	1894.	Districts.	Enum.	1894.	Districts.	Enum.	1894.
1, Hill,	37		10,	22		1,	18	
2, Flanders,	46		11,	5		2,	45	
3, Boston,	16		12,	21		3,	29	
4, Niantic,	140		13,	36		4,	53	
5, Black Point,	43		14,	14		5,	17	
6, Mack's Mill,	15		15,	13		6,	22	
7, Toad Rock,	37		16,	16		7,	17	
8, River Head,	24					8,	9	
9, Walnut Hill,	17					9,	5	
Total, 9 Districts,	375		Total, 16 Districts,	320		10,	13	
FRANKLIN.			LEDYARD.			Total, 15 Districts,		
1,	16		1,	14		1,	63	
2,	9		2,	27		2,	33	
3,	17		3,	33		3,	10	
4,	13		4,	19		4,	16	
5,	11		5,	10		5,	32	
6,	16		6,	16		6,	19	
7,	21		7,	15		7,	27	
8,	21		8,	27		8,	12	
Total, 7 Districts,	103		9,	9		Total, 8 Districts,		
GRISWOLD.			10,	13		Total, 8 Districts,		
1,	15		11,	26		Total, 8 Districts,		
2,	24		12,	17		Total, 8 Districts,		
3,	7		13,	38		Total, 8 Districts,		
4,	14		14,	9		Total, 8 Districts,		
5,	16		Total, 14 Districts,			Total, 8 Districts,		
6,	2		273.			Total, 8 Districts,		
7,	27		LISBON.			Total, 8 Districts,		
8,	64		1, Newent,	21		Total, 8 Districts,		
9,	12		2,	16		Total, 8 Districts,		
10,	10		3,	28		Total, 8 Districts,		
11,	6		4,	15		Total, 8 Districts,		
12,	476		5,	22		Total, 8 Districts,		
13,	11		6,	11		Total, 8 Districts,		
14,	24		Total, 6 Districts,			Total, 8 Districts,		
Joint Districts,	11		113			Total, 8 Districts,		
Total, 14 Districts,	719		LYME.			Total, 8 Districts,		
GROTON.			1, Bill Hill,	28		Total, 8 Districts,		
1,	252		2, Pleasant Valley,	16		Total, 8 Districts,		
2,	30		3, Joshuatown,	26		Total, 8 Districts,		
3,	34		4, North Grassy Hill,	11		Total, 8 Districts,		
4,	29		5, South Grassy Hill,	18		Total, 8 Districts,		
5,	226		6, Sterling City,	36		Total, 8 Districts,		
6,	55		7, Hadlyme,	36		Total, 8 Districts,		
7,	77		Total, 7 Districts,			Total, 8 Districts,		
8,	35		171			Total, 8 Districts,		
9,	20		MONTVILLE.			Total, 8 Districts,		
10,	80		1,	37		Total, 8 Districts,		
11,	189		2,	10		Total, 8 Districts,		
Joint District,	16		3,	17		Total, 8 Districts,		
Total, 11 Districts,	1,043		4,	202		Total, 8 Districts,		
LEBANON.			5,	17		Total, 8 Districts,		
1,	31		6,	20		Total, 8 Districts,		
2,	18		7,	10		Total, 8 Districts,		
3,	16		8,	22		Total, 8 Districts,		
4,	10		9,	10		Total, 8 Districts,		
5,	24		10,	161		Total, 8 Districts,		
6,	45		11,	29		Total, 8 Districts,		
7,	18		12,	43		Total, 8 Districts,		
8,	11		13,	26		Total, 8 Districts,		
9,	20		Total, 12 Districts,			Total, 8 Districts,		
Total, 12 Districts,			594			Total, 8 Districts,		
						Total, 8 Districts,		

EAST LYME.			DISTRICTS.			NORTH STONINGTON.		
Districts.	Enum.	1894.	Districts.	Enum.	1894.	Districts.	Enum.	1894.
1, Hill,	37		10,	22		1,	18	
2, Flanders,	46		11,	5		2,	45	
3, Boston,	16		12,	21		3,	29	
4, Niantic,	140		13,	36		4,	53	
5, Black Point,	43		14,	14		5,	17	
6, Mack's Mill,	15		15,	13		6,	22	
7, Toad Rock,	37		16,	16		7,	17	
8, River Head,	24					8,	9	
9, Walnut Hill,	17					9,	5	
Total, 9 Districts,	375		Total, 16 Districts,	320		10,	13	
FRANKLIN.			LEDYARD.			Total, 15 Districts,		
1,	16		1,	14		1,	63	
2,	9		2,	27		2,	33	
3,	17		3,	33		3,	10	
4,	13		4,	19		4,	16	
5,	11		5,	10		5,	32	
6,	16		6,	16		6,	19	
7,	21		7,	15		7,	27	
8,	21		8,	27		8,	12	
Total, 7 Districts,	103		9,	9		Total, 8 Districts,		
GRISWOLD.			10,	13		Total, 8 Districts,		
1,	15		11,	26		Total, 8 Districts,		
2,	24		12,	17		Total, 8 Districts,		
3,	7		13,	38		Total, 8 Districts,		
4,	14		14,	9		Total, 8 Districts,		
5,	16		Total, 14 Districts,			Total, 8 Districts,		
6,	2		273.			Total, 8 Districts,		
7,	27		LISBON.			Total, 8 Districts,		
8,	64		1, Newent,	21		Total, 8 Districts,		
9,	12		2,	16		Total, 8 Districts,		
10,	10		3,	28		Total, 8 Districts,		
11,	6		4,	15		Total, 8 Districts,		
12,	476		5,	22		Total, 8 Districts,		
13,	11		6,	11		Total, 8 Districts,		
14,	24		Total, 6 Districts,			Total, 8 Districts,		
Joint Districts,	11		113			Total, 8 Districts,		
Total, 14 Districts,	719		LYME.			Total, 8 Districts,		
GROTON.			1, Bill Hill,	28		Total, 8 Districts,		
1,	252		2, Pleasant Valley,	16		Total, 8 Districts,		
2,	30		3, Joshuatown,	26		Total, 8 Districts,		
3,	34		4, North Grassy Hill,	11		Total, 8 Districts,		
4,	29		5, South Grassy Hill,	18		Total, 8 Districts,		
5,	226		6, Sterling City,	36		Total, 8 Districts,		
6,	55		7, Hadlyme,	36		Total, 8 Districts,		
7,	77		Total, 7 Districts,			Total, 8 Districts,		
8,	35		171			Total, 8 Districts,		
9,	20		MONTVILLE.			Total, 8 Districts,		
10,	80		1,	37		Total, 8 Districts,		
11,	189		2,	10		Total, 8 Districts,		
Joint District,	16		3,	17		Total, 8 Districts,		
Total, 11 Districts,	1,043		4,	202		Total, 8 Districts,		
LEBANON.			5,	17		Total, 8 Districts,		
1,	31		6,	20		Total, 8 Districts,		
2,	18		7,	10		Total, 8 Districts,		
3,	16		8,	22		Total, 8 Districts,		
4,	10		9,	10		Total, 8 Districts,		
5,	24		10,	161		Total, 8 Districts,		
6,	45		11,	29		Total, 8 Districts,		
7,	18		12,	43		Total, 8 Districts,		
8,	11		13,	26		Total, 8 Districts,		
9,	20		Total, 12 Districts,			Total, 8 Districts,		
Total, 12 Districts,			594			Total, 8 Districts,		
						Total, 8 Districts,		

EAST LYME.			DISTRICTS.			NORTH STONINGTON.		
Districts.	Enum.	1894.	Districts.	Enum.	1894.	Districts.	Enum.	1894.
1, Hill,	37		10,	22		1,	18	
2, Flanders,	46		11,	5		2,	45	
3, Boston,	16		12,	21		3,	29	
4, Niantic,	140		13,	36		4,	53	
5, Black Point,	43		14,	14		5,	17	
6, Mack's Mill,	15		15,	13		6,	22	
7, Toad Rock,	37		16,	16		7,	17	
8, River Head,	24					8,	9	
9, Walnut Hill,	17					9,	5	
Total, 9 Districts,	375		Total, 16 Districts,	320		10,	13	
FRANKLIN.			LEDYARD.			Total, 15 Districts,		
1,	16		1,	14		1,	63	
2,	9		2,	27		2,	33	
3,	17		3,	33		3,	10	
4,	13		4,	19		4,	16	
5,	11		5,	10		5,	32	
6,	16		6,	16		6,	19	
7,	21		7,	15		7,	27	
8,	21		8,	27		8,	12	
Total, 7 Districts,	103		9,	9		Total, 8 Districts,		
GRISWOLD.			10,	13		Total, 8 Districts,		
1,	15		11,	26		Total, 8 Districts,		
2,	24		12,	17		Total, 8 Districts,		
3,	7		13,	38		Total, 8 Districts,		
4,	14		14,	9		Total, 8 Districts,		
5,	16		Total, 14 Districts,			Total, 8 Districts,		
6,	2		273.			Total, 8 Districts,		
7,	27		LISBON.			Total, 8 Districts,		
8,	64		1, Newent,	21		Total, 8 Districts,		
9,	12		2,	16		Total, 8 Districts,		
10,	10		3,	28		Total, 8 Districts,		
11,	6		4,	15		Total, 8 Districts,		
12,	476		5,	22		Total, 8 Districts,		
13,	11		6,	11		Total, 8 Districts,		
14,	24		Total, 6 Districts,</					

NEW LONDON COUNTY—continued

STONINGTON.		Districts. Enum. 1894.		WATERFORD.	
Districts.	Enum. 1894.	Districts.	Enum. 1894.	Districts.	Enum. 1894.
1, Road,.....	21	18, Palmer Street,....	378	1, Lake's Pond,.....	27
2, Quiambog,.....	31	19, Harbor,.....	13	2, Upper Quaker Hill,...	43
3, Mystic Bridge,....	115	Total, 15 Districts, ..	1,546	3, Lower Quaker Hill,...	75
4, Mason's Island,....	10	VOLUNTOWN.		4, Graniteville,.....	74
6, Old Mystic,.....	94	3,	7	5, Jordan,.....	140
7, Wheeler,.....	11	4,	142	6, Cohanzie,.....	138
9, Borough,.....	438	5,	17	7, Watrous,.....	23
10, Wequetequock,...	38	6,	18	8, Gilead,.....	24
11, Pawcatuck,.....	42	7,	11	9, Spithead,.....	41
13, Randall,.....	25	8,	10	10, West Neck,.....	54
14,	11	9,	10	11, East Neck,.....	29
15, Williams,.....	4	10,	18	Total, 11 Districts, ..	668
16, Liberty Street,....	316	Total, 8 Districts, ..	233		

FAIRFIELD COUNTY.

BRIDGEPORT.		FAIRFIELD.		NEWTOWN.	
Union,.....	13,080	Consolidated,.....	856	Flat Swamp,.....	14
Total, 1 District, ..	13,080	Total, 1 District, ..	856	Gray's Plain,.....	16
DANBURY.		GREENWICH.		Gregory's Orchard,...	17
Center,.....	2,988	1, Meeting House,....	749	Half Way River, ...	12
South Center,.....	833	2, Cos Cob,.....	88	Hanover,.....	17
Mill Plain,.....	51	3, Sound Beach,.....	128	Head of the Meadow,...	3
Beaver Brook,.....	113	4, Mianus,.....	88	Hopewell,.....	11
Great Plain,.....	39	5, North Mianus,....	50	Huntingtown,.....	31
King Street,.....	30	6, North Cos Cob,...	24	Lake George,.....	7
Miry Brook,.....	56	7, S. Stanwich,.....	44	Land's End,.....	40
Middle River,.....	46	8, N. Stanwich,....	26	Middle,.....	63
Pembroke,.....	30	9, Banksville,.....	13	Middle Gate,.....	22
Westville,.....	26	10, Round Hill,.....	52	North Center,.....	48
Long Ridge,.....	24	11, Quaker Ridge,....	39	Palestine,.....	30
Star's Plain,.....	17	12, North Street,....	51	Pohatutuck,.....	79
Deer Hill,.....	143	13, Clapboard Ridge,.	32	Sandy Hook,.....	127
Total, 13 Districts, ..	4,396	14, Peck's Land,.....	30	South Center,.....	13
BETHEL.		15, Riversville,.....	58	Taunton,.....	36
Union,.....	772	16, Glenville,.....	153	Toddy Hill,.....	34
Total, 1 District, ..	772	17, King Street,.....	44	Walnut-tree Hill,....	30
BROOKFIELD.		18, Byram,.....	236	Zoar,.....	44
1,	43	19, E. Port Chester,...	303	Total, 21 Districts, ..	694
2,	28	20, Pemberwick,.....	42		
3,	34	Total, 20 Districts, ..	2,250	NORWALK.	
4,	28	HUNTINGTON.		1, South Norwalk,...	1,233
5,	25	Consolidated,	1,003	2, Over River,.....	730
6,	29	Total, 1 District, ..	1,003	3, Center,.....	539
7,	20	MONROE.		4, East Norwalk,....	614
8,	13	Center,.....	26	5, North West,.....	171
Total, 8 Districts, ..	220	Cutler's Farms,.....	36	6, Broad River,.....	120
DARIEN.		Stepney,.....	31	7, South 5-Mile River,...	163
1, Noroton,.....	119	Birdsey's Plains,....	25	8, North Center,....	219
2, Center,.....	135	Eastern,.....	21	9, West Norwalk,....	69
3, Ox Ridge,.....	47	Elm Street,.....	24	10, Middle 5-Mile River,...	88
4, Holmes,....	45	Walker's Farms,....	15	11, North East,.....	67
Total, 4 Districts, ..	346	Total, 7 Districts, ..	178	Total, 11 Districts, ..	4,013
EASTON.		NEW CANAAN.		REDDING.	
1, Center,	26	Consolidated,.....	572	1, Center,.....	40
3, Narrows,....	46	Total, 1 District, ..	572	2, Redding Ridge,....	28
4, Union,.....	18	NEW FAIRFIELD.		3, Couch Hill,.....	21
5,	14	East Center,.....	28	4, Diamond Hill,....	26
6, Judd,.....	10	West Center,.....	27	5, Boston,.....	40
7, Rock House,....	15	Pondville,.....	22	6, Hull,.....	3
9,	18	Centerville,.....	26	7, Umpawaug,.....	40
10,	25	Great Meadow,.....	39	8, Lonetown,.....	17
Joint Districts,.....	37	Wood Creek,.....	10	9, Pickett's Ridge,...	..
Total, 8 Districts, ..	209	Total, 6 Districts, ..	152	10, Foundry,.....	16
				Joint Districts,....	..
				Total, 10 Districts, ..	231

ENUMERATION BY DISTRICTS

FAIRFIELD COUNTY—continued

RIDGEFIELD.		STAMFORD.		WESTPORT.	
Districts.	Enum. 1894.	Districts.	Enum. 1894.	Districts.	Enum. 1894.
1, Scotland,.....	19	Consolidated,.....	3,975	East Saugatuck,.....	126
2, Bennett's Farm,...	15	Total, 1 District,...	3,975	West Saugatuck,.....	115
3, Limestone,.....	15			Compo,.....	123
4, Titicus,.....	70			Green's Farms,.....	100
5, West Mountain,...	34			South Saugatuck,....	117
6, Center,.....	119	STRATFORD.		Cross Highway,.....	108
7, West Lane,.....	47	First,.....	510	East Long Lots,.....	22
8, Whipstick,.....	32	Putney,.....	44	West Long Lots,.....	56
9, Flat Rock,.....	30	Oronoque,.....	22	Poplar Plain,.....	27
10, Branchville,.....	31	Total, 3 Districts,...	576	North,.....	23
11, Florida,.....	29			Total, 10 Districts,...	817
12, Farmingville,.....	12				
13, N. Ridgebury,.....	16	TRUMBULL.		WILTON.	
14, S. Ridgebury,....	17	Consolidated,.....	291	1,.....	31
Total, 13 Districts,...	486	Total, 1 District,...	291	2,.....	31
				3,.....	22
SHERMAN.		WESTON.		4,.....	39
1,.....	22	Middle,.....	32	5,.....	10
2,.....	22	Forge,.....	24	6,.....	50
3,.....	51	Upper Parish,.....	30	7,.....	36
4,.....	15	Good Hill,.....	34	8,.....	6
5,.....	17	Lyons Plains,.....	29	9,.....	22
6,.....	14			10,.....	121
Total, 6 Districts,...	141	Total, 5 Districts,...	149	Total, 10 Districts,...	368

WINDHAM COUNTY.

ASHFORD.		EASTFORD.		PLAINFIELD.	
1,.....	16	1, Eastford,.....	37	Middle,.....	53
2,.....	20	2, East Hill,.....	17	Stone Hill,.....	19
3,.....	4	3, Phoenixville,....	21	Flat Rock,.....	26
4,.....	19	4, South,.....	3	South,.....	5
5, Whipstick,.....	20	5, Sibley,.....	8	White Hall,.....	7
6,.....	3	6, North Ashford,...	24	Black Hill,.....	17
7,.....	13	7, Shippee,.....	16	Moosup,.....	416
8,.....	22	8, Axe Factory,.....	23	Pond Hill,.....	17
9,.....	12			Green Hollow,.....	17
10,.....	11	Total, 8 Districts,...	149	Wauregan,.....	365
Total, 10 Districts,...	140			Union,.....	106
				Total, 11 Districts,...	1,048
BROOKLYN.		HAMPTON.		POMFRET.	
1,.....	71	Center,.....	15	1,.....	47
2,.....	37	Union,.....	4	2,.....	24
3,.....	25	Goshen,.....	19	3,.....	25
4,.....	18	No. Bigelow,.....	15	4,.....	9
5,.....	52	So. Bigelow,.....	27	5,.....	45
6,.....	7	Howard Valley,....	12	6,.....	72
7,.....	7	Apaquag,.....	17	7,.....	39
8,.....	16	Raymond,.....	3	8,.....	18
9,.....	342	Total, 8 Districts,...	112	Total, 8 Districts,...	279
Total, 9 Districts,...	575				
CANTERBURY.		KILLINGLY.		PUTNAM.	
1, Packerville,.....	22	1, Danielson,.....	556	1, East Putnam,.....	20
2, Baldwin,.....	8	4, Center,.....	81	2, Sawyer,.....	80
3, Willoughby,.....	17	5, Mashentuck,....	19	3, Putnam Heights,...	23
4, Green,.....	19	6, Dayville,.....	118	4, Gary,.....	38
5, Hyde,.....	4	7, Williamsville,...	158	5, Center,.....	597
6, North Society,...	15	8, Attawaugan,....	176	6, Rhodesville,.....	767
7, Frost,.....	33	9, Ballouville,....	142	Total, 6 Districts,...	1,525
8, Peck,.....	14	11, Tucker,.....	9		
9, Smith,.....	17	12, Chestnut Hill,...	98	SCOTLAND.	
10, Westminster,...	26	13, Valley,.....	25	1,.....	31
11, Raymond,.....	16	14, Sparks,.....	15	2,.....	16
Total, 11 Districts,...	191	15, Ledge,.....	13	3,.....	15
CHAPLIN.		16, S. Killingly,...	26	4,.....	19
Consolidated,.....	111	17, Horse Hill,....	12	5,.....	10
Total, 1 District,...	111	18, Warren,.....	23	Total, 5 Districts,...	91
		Total, 15 Districts,...	1,471		

WINDHAM COUNTY — continued

STERLING.	
Districts.	Enum. 1894.
1, Ekonk,	29
2, Bailey,	8
3, Sterling Hill,	26
4, Oneco,	72
5, Stone Factory,	85
7, Titus,	13
8, Checkerberry,	10
9, Granite,	27
Total, 9 Districts,	270

THOMPSON.	
3,	51
4,	59
5,	22
6,	54
7,	243
8,	73
9,	16
10,	35

Districts.	Enum. 1894.
11,	56
12,	18
13,	26
15,	60
16,	651
Total, 13 Districts,	1,364

WINDHAM.	
1, First,	722
2, Natchaug,	985
3, West,	17
4, Jerusalem,	15
5, N. Windham,	41
6, Windham Center,	48
7, Warner,	17
8, S. Windham,	71
9, Christian Street,	17
10, Back Road,	20
11, Brick Top,	21
Total, 11 Districts,	1,974

WOODSTOCK.	
Districts.	Enum. 1894.
1,	40
2,	48
3,	24
4,	36
5,	49
6,	23
7,	28
8,	21
9,	33
10,	6
11,	19
12,	38
13,	14
14,	28
15,	22
16,	25
Total, 16 Districts,	454

LITCHFIELD COUNTY.

LITCHFIELD.	
Consolidated	652
Total, 1 District,	652

BARKHAMSTED.	
1, Center,	22
2, Center Hill,	15
3, Washington Hill,	15
4, North East,	10
5, South East,	17
6, South Hollow,	10
7, North Hollow,	13
8, Green,	34
9, Riverton,	40
10, Valley,	14
11, Mallory,	30
Total, 11 Districts,	220

BETHLEHEM.	
1,	36
2,	7
3,	8
4,	10
5,	18
6,	13
7,	7
Total, 7 Districts,	99

BRIDGEWATER.	
1,	50
2,	31
3,	14
4,	10
5,	9
Fractional,	7
Total, 5 Districts,	121

CANAAN.	
1,	36
2,	21
3,	7
4,	25
5,	24
6,	9
7,	38
9,	17
Total, 8 Districts,	177

COLEBROOK.	
River,	81
Forge,	41
Beach Hill,	16
North,	18
Rock,	23
Center,	31
South,	21
South West,	10
West,	18
Total, 9 Districts,	259

CORNWALL.	
1,	16
2,	20
3,	8
4,	17
5,	13
6,	9
7,	14
8,	35
10,	27
11,	4
12,	17
13,	9
14,	8
15,	57
16,	12
17,	9
Total, 16 Districts,	275

GOSHEN.	
1, Center,	30
2, East Street,	13
4,	5
6, West Side,	20
7,	32
8,	28
9,	9
10, Hall Meadow,	7
12,	18
Union District,	12
Joint Districts,	6
Total, 10 Districts,	180

HARWINTON.	
Union,	239
Total, 1 District,	239

KENT.	
1, Flanders,	38
2, Plains,	51
3, North Kent,	31
4, Macedonia,	25
5, Bull's Bridge,	23
6, South Kent,	22
7, Geer Mountain,	6
8, Rock,	12
9, East Kent,	18
10, Fuller Mountain,	9
11, Skiff Mountain,	6
12, Kent Hollow,	19
13, Ore Hill,	9
Total, 13 Districts,	269

MORRIS.	
1,	41
2,	27
3,	19
4,	22
5,	13
6,	8
Total, 6 Districts,	130

ENUMERATION BY DISTRICTS

LITCHFIELD COUNTY—continued

NEW HARTFORD.			ROXBURY.			WARREN.		
<i>Districts.</i>	<i>Enum.</i>	<i>1894.</i>	<i>Districts.</i>	<i>Enum.</i>	<i>1894.</i>	<i>Districts.</i>	<i>Enum.</i>	<i>1894.</i>
North End,.....	157		1, Center,.....	26		Center,.....	32	
Greenwoods,.....	358		2, Painter Hill,.....	14		College Farms,.....	15	
Pine Meadow,.....	144		3, Burrill,.....	14		North,.....	18	
West Hill,.....	23		4, Good Hill,.....	10		North East,.....	20	
Town Hill,.....	24		5, Warner's Mill,.....	20		Pond,.....	13	
Bakerville,.....	48		7, North,.....	36		West,.....	9	
Merrill,.....	19		8, Weller,.....	69		South River,.....	4	
South East Middle,...	20		Total, 7 Districts,.	189		Total, 7 Districts,.	111	
South East,.....	22							
Fractional,.....	21							
Total, 9 Districts,.	836							
			SALISBURY.			WASHINGTON.		
			1,.....	8		Consolidated,.....	373	
			2,.....	223		Total, 1 District,.	373	
			3,.....	18				
			4,.....	74		WATERTOWN.		
			5,.....	16		Center,.....	285	
			6,.....	9		Guernseytown, ..	21	
			7,.....	146		French Mountain,...	10	
			8,.....	124		Linkfield,.....	20	
			9,.....	22		Nova Scotia,.....	16	
			10,.....	44		Polk,.....	35	
			11,.....	95		East Side,.....	30	
			12,.....	9		South,.....	85	
			13,.....	11		Poverty Street,...	22	
			Total, 13 Districts,.	799		Total, 9 Districts,.	524	
			SHARON.			WINCHESTER.		
			1, Hartwell,.....	25		1,.....	468	
			2, Consolidated,.....	123		3,.....	12	
			3, Calkins,.....	27		4,.....	838	
			4, Amenia Union,...	35		5,.....	29	
			5, Gay Street,.....	21		6,.....	19	
			6, Sharon Mountain,.	15		7,.....	29	
			7, White's Hollow,.	12		8,.....	17	
			8, Pine Swamp,.....	18		9,.....	19	
			9, Sharon Valley,...	65				
			10, Handlin,.....	14		Total, 8 Districts,.	1,431	
			11, Mudgetown,.....	13				
			12, Ellsworth, South S.,	14		WOODBURY.		
			13, Ellsworth, North S.,	14		1, Middle Quarter,...	23	
			14, Ellsworth, East,...	4		2, Down Town,....	29	
			15, Perry,.....	10		3, Up Town,.....	60	
			16, Hall,.....	13		4, Puckshire,.....	15	
			17, West Woods,.....	5		5, Minortown,.....	17	
			Joint District,.....	10		6, Nonnewaug,....	18	
			Total, 17 Districts,.	438		7, Flanders,.....	19	
						8, Weekeepemee,...	15	
			THOMASTON.			9, Hazel Plains,...	9	
			Union,.....	750		10, West Side,.....	26	
			Total, 1 District,.	750		11, Transylvania,...	17	
						12, Quassapaug,...	..	
			TORRINGTON.			13, Cat Swamp,....	23	
			Union,.....	1,641		14, Hotchkissville,...	85	
			Total, 1 District,.	1,641		Total, 14 Districts,.	356	
MIDDLESEX COUNTY.								
MIDDLETOWN.			HADDAM.					
City,.....	1,722		1, Haddam Center,...	90				
Westfield, 1st,.....	45		2, Higganum West,...	167				
Westfield, 2d,.....	15		3, Ponsett,.....	34				
Westfield, 3d,.....	20		4, Shailerville,...	30				
Westfield, 4th,.....	20		5, Candlewood Hill,.	28				
Newfield,.....	41		6, Tylerville,.....	25				
North Saddle Hill,...	31		7, Brainerd Hill,...	22				
South Saddle Hill,...	67		12, Burr,.....	10				
Industrial,.....	94		14, Haddam Neck,...	33				
West Long Hill,.....	41		Total, 9 Districts,.	439				
			Total, 19 Districts,.	2,944				

MIDDLESEX COUNTY—continued

[illegible]

ENUMERATION BY DISTRICTS

TOLLAND COUNTY — *continued*

MANSFIELD.		STAFFORD.		VERNON.	
<i>Districts.</i>	<i>Enum. 1894.</i>	<i>Districts.</i>	<i>Enum. 1894.</i>	<i>Districts.</i>	<i>Enum. 1894.</i>
1, Mansfield Center, .	31	1, Furnace Hollow, .	65	East,	973
2, Mansfield Hollow, .	32	2, Springs and Foxville, .	506	West,	632
3, Spring Hill,	19	4, Street,	17	North East,, . .	99
4, Storrs,	27	5, Staffordville,	70	South East,.....	22
5, Four Corners,.....	27	6, Washburn,.....	36	Center,	60
6, Merrow Station,..	28	7, Works,	7	South,	58
7, Mansfield Depot,..	28	8, Rockwell Hill, ...	9	South West,.....	40
8, Eagleville,	57	9, Hall,	19	Talcottville,.....	44
10,	16	10, Village,	8	North West,.....	10
11, Chestnut Hill, ...	21	11, Hydeville,	46	Total, 9 Districts, .	1,929
12, Atwoodville,	34	12, Square Pond,....	20		
13, Mount Hope,	30	13, Center,	71		
14, Gurleyville,	17	14, Crow Hill,.....	11		
15, Wormwood Hill, ...	11	15, Lull,	7		
Total, 14 Districts, .	368	16, Patten,	13		
		17, Kent Hollow,.....	17		
		Total, 16 Districts, .	922		
SOMERS.				WILLINGTON.	
1,	39			1,	33
2,	22			2,	33
3,	23	UNION.		3,	13
4,	26			4,	9
5,	25			5,	21
6,	99			6,	28
7,	15	1,	14	7,	22
8,	8	2,	16	8,	22
9,	17	3,	9	9,	48
10,	8	4,	10		
		5,	8	Total, 9 Districts, .	229
		6,	9		
Total, 10 Districts, .	282				
		Total, 6 Districts, .	66		

AMOUNTS PAID BY STATE FOR LIBRARIES AND
APPARATUS

Report of Year	Amount
1857,	\$760.00
1858,	2,240.00
1859,	2,100.00
1860,	1,160.00
1861,	730.00
1862,	435.00
1863,	490.00
1864,	530.00
1865,	405.00
1866,	590.00
1867,	515.00
1868,	865.00
1869,	1,730.00
1870,	1,960.00
1871,	2,385.00
1872,	2,345.74
1873,	2,955.00
1874,	3,340.00
1875,	2,450.00
1876,	2,900.00
1877,	2,270.00
1878,	2,975.00
1879,	3,190.00
1880,	3,040.00
1881,	3,005.00
1882,	4,255.00
1883,	3,470.00
1884,	3,090.00
1885,	3,025.00
1886,	3,300.00
1887,	3,525.00
1888,	5,000.00
1889,	3,835.00
1890,	5,890.00
1891,	4,405.00
1892,	4,885.00
1893,	4,960.00
1894,	6,505.00
1895,	6,185.00
1896,	5,820.00

\$113,515.74

STATE TEACHERS' EXAMINATIONS

FOR

ELEMENTARY CERTIFICATES

First Day.

A. M.—9.00 to 9.30	.	.	SPELLING
9.30 to 10.30	.	.	LITERATURE
10.30 to 12.30	.	.	ARITHMETIC
P. M.—1.30 to 2.30	.	.	WRITING
2.30 to 3.30	.	.	READING
3.30 to 6.00	.	.	ELEMENTARY SCIENCE AND GEOGRAPHY.

Second Day.

A. M.—9.00 to 11.30	.	.	HISTORY AND CIVIL GOVERNMENT
11.30 to 12.30	.	.	DRAWING (optional)
P. M.—1.30 to 3.30	.	.	GRAMMAR
3.00 to 4.30	.	.	PHYSIOLOGY
4.30 to 5.30	.	.	VOCAL MUSIC (optional)

Preliminary papers should be written with ink and sent one week before the examination.

Examinations cannot be given in the different branches at any other hour than those mentioned above.

Examinations begin promptly at 9 o'clock.

GENERAL DIRECTIONS AND INFORMATION

- 1 Write the date and place of examination and your *number* on the outside of the envelope. Fill out the blank and put inside of the envelope.
- 2 Write the date and place of examination, and *your number* and name of study at the top of each page of your work.
- 3 Write only on one side of the paper.
- 4 Prefix to each answer the number of the question.
- 5 Leave a margin at the left.
- 6 In Arithmetic, write the operation as well as the answer.

- 7 The printed questions must be attached to papers containing answers.
- 8 The result of the examination will be communicated to you within one month.
- 9 Candidates for entrance to Normal School will be informed of their examinations within ten days.
- 10 Do not fold the papers.

SPELLING

I

- 1 What is spelling?
- 2 What method or methods would you use in the teaching of spelling? Why?
- 3 What connection has spelling with reading? With writing? Give reasons for your answers.
- 4 Write the following words at dictation :

separate	judgment	recommendation	candidate
precede	convenience	grammar	preparation
elementary	pamphlets	intermediate	vaccination
certificate	enthusiastic	kindergarten	scarcely
necessary	substitute	laboratory	temperature

II

- 1 What is a letter? A syllable?
- 2 What is spelling?
- 3 Why is spelling taught?
- 4 What is the use of a spelling-book? A dictionary?
- 5 Arrange the following words in alphabetical order: *besiege, beseech, believe, commence, commerce, dew, dike, fan, far*.
- 6 Write words at dictation :

comrade	wholesome	brilliant	tariff
privilege	scenery	census	vein
finance	icicle	miscellany	laboratory
pried	embarrassment	collision	peaceable

ARITHMETIC

I

- 1 A house cost \$5,000, and rents for \$25 a month, with \$25 to pay annually for repairs and \$50 for taxes; what is the difference in the income from this and the same money invested in 6 per cent. stock at 96?
- 2 A gentleman bought a yacht for \$3,500, and sold it at a loss of 20 per cent.; the buyer sold it at a gain of 25 per cent. What did the latter receive for it?

3 A bankrupt owes \$5,050. His assets are \$378.75. How many cents does he pay on a dollar?

4 How much does a grocer who gives only $15\frac{3}{4}$ ounces for a pound, cheat a customer who buys \$64 worth of goods?

5 A milkman buys milk at 16 cents a gallon, and sells it at $3\frac{1}{2}$ cents a pint. Find his gain on 37 gallons, 3 quarts, 1 pint.

6 I bought a horse for \$160. What must I ask for him so that 25 per cent. of the asking price may be deducted, and still leave a profit of 20 per cent?

7

1 Why do we teach children arithmetic?

2 What parts of arithmetic are most important in public schools?

3 Compare the metric system of weights and measures with the system in general use in the United States.

II

1 A man has \$10,000 to invest. Which investment would yield the greatest income, 8 per cent. stock at 195, 6 per cent. bonds at 137, or savings bank paying 4 per cent.? Keep all the work.

2 A field is 95 rods long, and contains 40 acres 60 square rods. Find the cost of the fence surrounding it at $\$7\frac{1}{2}$ per rod.

3 If Bombay is in longitude $72^{\circ} 50'$ east, and New Orleans 90° west, when it is six o'clock, A.M., October 19th, at Bombay, what is the time and day at New Orleans?

4 (a) How much does a bookseller make on a \$3.00 book that he buys at a discount of $\frac{1}{3}$ and sells to you at a discount of 20 per cent.? What per cent. does he make on his investment?

(b) If he buys the book at a discount of 40 per cent. and sells to you at a discount of $\frac{1}{3}$, what is his profit? What per cent.?

5 Ward & Wilson of Hartford purchase of Robert Wood of New York city 200 barrels of flour at \$4.00 a barrel. They paid one-half by check on the First National Bank, Hartford, and gave a 30-days note for the balance.

(a) Make out bill receipted.

(b) Write check and note in due form.

6 Mr. Jones owns 48 shares of mining stock. The company made an assessment of \$125,000. If the assessment of Mr. Jones was \$600, what was the entire number of shares?

7 A city voted a tax of \$74,500; the poll-tax was \$1.25 on 2,000 polls; the assessed value of city property was \$6,000,000. What was the tax on \$1,000?

8. Are there any subjects usually given in the common school arithmetic that you would omit? Give reasons for your answers.

III

1 (a) Multiply 2,400 by 6,000.

(b) Divide 2,400 by 60.

(c) 16 is what per cent. of 256?

(d) What is the interest on \$15 from January 1 to June 22 at 6 per cent.?

Perform the foregoing showing all necessary operations as you would illustrate to classes.

2 Explain with illustrations the difference between the terms *difference* and *remainder*.

3 Hartford, Conn., Aug. 13, 1894. James Smith & Co., bought of H. Barber & Co., 3 barrels of sugar at \$7.50; 17 boxes raisins at \$1.75; 4 boxes layer raisins at \$2.15; 15 pounds of spice at 16 cents; 24 boxes currants at \$1.40; 2 bags Rio coffee at \$27.20; 2 barrels syrup at \$18.50; 12 pounds nutmegs at 90 cents. Special discount 10 and 5 off. Cartage \$1.50. Make out and receipt bill.

4 An employer proposes to reduce wages $12\frac{1}{2}$ per cent. The men strike but resume work on condition that wages remain the same, but that their time, which is 8 hours a day, be increased. How much should it be increased?

5 Divide $\frac{3}{4}$ of a pound of candy among 4 boys. (Show by discs or lines.) Explain as you would to children.

6 If six pairs of shoes cost \$24.00, how many dollars will one pair cost?

If \$4 buys one pair of shoes, how many pairs can be bought for \$24.00.

Explain as you would to children the difference between these examples.

7 A piece of land in the form of a parallelogram is 120 feet long and has an altitude of 40 feet. Draw plan on scale of 40 feet to an inch and find how many square feet in the lot?

8 If $\frac{3}{4}$ of a pound of tea costs 50 cents, how much can be bought for \$7.50.

Explain as you would to children.

9 A man had property valued at \$6,500. What will be his taxes at the rate of \$1.08 per hundred?

Explain as you would to children.

10 A railroad sells tickets at $2\frac{1}{2}$ cents a mile, but sells 1,000 mile tickets at 2 cents a mile. How much and what per cent. does the buyer of a 1,000 mile ticket save?

11 Distinguish the following examples:

$$6 \times 8 = 48.$$

If one pencil costs 6 cents, 8 pencils will cost 48 cents?

WRITING

I

1 What is writing?

2 What objects do you expect to accomplish by the teaching of writing?

- 3 What proportion of time shall you give to the teaching of writing?
- 4 Write the small letters and capitals, arranging them in groups in the order in which they should be taught.
- 5 Suggest exercises which would be useful in securing rapidity.
- 6 State the correct position in writing. Give reason for adopting this position.

II

- 1 Make the small letters.
- 2 Make the capital letters.
- 3 What is penmanship?
- 4 Why is it taught?
- 5 When should children begin to write? Why?
- 6 How does penmanship differ from drawing?
- 7 Describe correct position at desk and correct method of holding pen, giving reasons.

READING

I

- 1 What is reading?
- 2 State the mental process by which a child learns to read. How do these beginnings of reading differ from the reading you are able to do?
- 3 What method or methods would you use in teaching reading? Give reasons for your choice.
- 4 What connection should the teaching of phonetics have with the teaching of reading?
- 5 What special preparation would you make before hearing a class of children read?
- 6 Mention ten books suitable for children's reading, and state to what age or stage of reading they are adapted.

II

- 1 What is reading?
- 2 Why should children read orally? Silently?
- 3 Explain the following methods of teaching reading—*word, sentence, phonic*.
- 4 What is the use of punctuation?
- 5 How would you secure a habit of reading good books?
- 6 Give the names of ten books that you would put in a school library.

GEOGRAPHY

I

- 1 What are the distinctive resources of the United States?
- 2 England:
 - (1) Situation (advantages or disadvantages).
 - (2) Area and population (compare with New England).

- (3) Physical features (how affect industries and life of people).
- (4) Industrial centers.
- (5) Trade of England.

3 Write a page telling how commerce is carried on, naming noted trade routes:

- (1) Trunk lines of railroads.
- (2) Water routes.
 - (a) Canals.
 - (b) Steamship lines.

4 Interdependence of nations is based on dissimilar yields of natural areas. Give many illustrations of this.

- 5 Select any one of the following sections:
- (1) New England.
 - (2) England.
 - (3) Western United States.

Mention many stories or books of travel which pupils in grammar grades could read as a supplement to the geography lessons given upon these sections.

6 What kind of geography lessons are most important in public schools? Why?

II

1 (a) What determines the position of the tropics and the polar circles?

- (b) When are our days and nights of equal length, and why?
- (c) Explain the succession of day and night.

2 Write at least half a page upon the natural resources of the United States; emphasize most important resources; give their geographical position.

Name the countries with which we have most trade.

3 How do the physical features of a country affect its vegetation, industries, and commerce? Illustrate.

4 Locate definitely the following: Rome, Manchester, Buffalo, Hamburg, Antwerp, St. Louis, Calcutta, Denver, Duluth, Minneapolis.

5 (a) What preliminary work in geography can be done with young children?

(b) Suggest supplementary reading on the different continents for children.

III

How do the eastern and western halves of the United States differ in (a) surface, (b) climate, (c) resources, and (d) resulting occupation?

Why are woolen and cotton manufactures mostly made in the New England States, and not in the States producing the wool and cotton, while flour is so largely manufactured near the center of the wheat region?

What French city has manufactures like the chief Connecticut towns? How are Connecticut towns supplied with fuel and raw materials?

Give as many examples as you can of regions and districts —

(1) That benefit by the existence of a mountain barrier to shut off cold winds.

(2) That suffer by the absence of such barrier.

Mention four rivers of the world which are of the most importance as navigable channels because they afford uninterrupted access far into the interior of a continent through a populous country. Mention the most important European rivers in this respect.

Show how the construction of railroads in the United States has been influenced by —

(1) Mountains and valleys.

(2) Harbors.

How has the construction of railroads changed the character of crops raised in eastern localities, and how is western and southern agriculture affected?

Connecticut. (a) Draw map, showing counties, cities, rivers, and mountains. (b) Mention five principal agricultural productions. (c) Mention five principal manufactures.

Name five books that can be read in connection with geography.

How would you use text-books?

Why is geography made a part of a common school education?

IV

1 Mention any parts of the world where irrigation is of special importance. Where must irrigation be used to secure satisfactory crops? In what part of the United States are the rivers useful for irrigation only.

2 Compare the gulf of Mexico and the Mediterranean Sea with reference to (a) form, (b) oceanic connection, (c) historical importance, (d) value of commerce.

3 How do mountains extending east and west affect climate differently from a north and south range?

4 How do the eastern and western halves of the United States compare in (a) surface, (b) climate, (c) occupation.

5 From what sources and localities is the United States supplied with fuel?

6 What summer temperature approximately and what rainfalls does a region have in which are raised (a) cotton, (b) wheat and oats, (c) corn? (d) What crops show greatest range in latitude? Tell the principal crops of Connecticut.

7 What manufactures are made from raw materials bought wholly or in part in other lands.

8 Draw an outline map of Connecticut, locating the counties, rivers, and six towns.

9 (a) Name ten books that you would give children to read in connection with geography.

(b) Name the books that you have read or studied on the subject.

10 What is a globe? a map? Tell the use of each.

ELEMENTARY SCIENCE

I

Carbon-Dioxide—

- 1 What are the characteristic properties of carbon-dioxide?
- 2 How can carbon-dioxide be prepared?
- 3 Of what advantage to a child is the knowledge of carbon-dioxide?

Heat—

What is the use of chimneys for lamps, houses, factories, etc.?

2 What knowledge of heat is necessary to understand cloud formation?

3 What is the boiling point of a substance? Give two experiments which you would use in teaching boiling point.

II

Heat—

- 1 What are the effects of heat?
Tell how each effect can be illustrated by experiment.
How can heat be produced?
Why does iron feel colder than wood to the hand?

Gravity—

- 1 Show how gravity is the force which causes water to be pumped from a lower to a higher level.
Show how gravity causes bodies to float in water.
What is a barometer? What is the use of a barometer?
-

III

CHEMISTRY

Write on one of the following subjects:

- 1 (a) What are the most important properties of oxygen?
(b) Why is it desirable to teach children about oxygen?
 - 2 (a) What important truths would you teach about the candle flame?
(b) Would any other flame serve your purpose? Reason?
 - 3 What important chemical change goes on in growing plants?
 - 4 Why is carbon-dioxide important from the geologist's standpoint?
 - 5 (a) What happens when an acid is put with cooking soda?
(b) With what other substances would an acid produce similar visible effects?
-

GEOLOGY

- 1 What story about itself does a piece of sandstone tell?
- 2 How did remains of plants and animals become imbedded in the rocks?

- 3 Name four of the most important rock-forming minerals.
- 4 What are the most important elements in these minerals?
- 5 How are pebbles formed?
- 6 What changes now going on in your town could you make use of in teaching important geological truths?

PHYSICS

- 1 Explain definitely what keeps an iceberg afloat.
- 2 How does a stove heat a room?
- 3 Why is it colder by night in countries where the air is dry than where there is much water vapor?
- 4 Describe how you could show that — (*a*) a solid, (*b*) a liquid, and (*c*) a gas expand when heated. Only apparatus that could be easily procured is to be used.
- 5 Is it right to say that air becomes lighter when it is heated? Reason?

IV

Air —

- 1 What force acts in air pressure? In what directions, and why?
- 2 Explain a lifting pump.
- 3 How can it be shown that air occupies space?

Electricity —

- 1 Describe a simple battery.
- 2 How can a nail be magnetized?
- 3 How is electricity used in the telegraph?

HISTORY

I

- 1 How would you teach the history of the United States from the adoption of the Constitution to the Civil War, to a class averaging twelve years of age?
- 2 Mention several references for the revolutionary period, for teachers and for children?
- 3 How would you teach the importance of our American industries?
- 4 Condition of the United States from 1783-1788? Cause? Remedy?
- 5 How has the doctrine of state sovereignty affected our history? Describe the condition of the South during its "reconstruction."
- 6 Name two financiers whose services have been most valuable to the United States. When was our present national bank system begun? Its importance?
- 7 How has the United States increased in territory since the Revolution? Tell about two most important acquisitions.
- 8 What national problems are before the United States to-day. Why teach them?

II

- 1 (a) What is the object of teaching history?
- (b) What preparatory work can be done before text-book work of grammar school?
- (c) Mention supplementary reading for different periods of United States history.
- (d) How can other studies be made to aid in this work?
- 2 Give the history of the Missouri compromise and Kansas-Nebraska bill.
- 3 What is meant by the Monroe doctrine? Civil service reform? Reciprocity?
- 4 What were the Alabama claims? How were they disposed of?
- 5 How would you teach the importance of our American industries?
- 6 Mention (with your reasons for so considering them) five events of the last fifteen years that, in your opinion, have materially affected this nation politically, socially, or industrially.
- 7 Mention two historians, two poets, and two inventors (American) and name one work of each. Show how such work was the natural outgrowth of conditions and times, or how it had some special influence on conditions or times.

III

- 1 With what grade or age would you begin the study of history? Explain the method you would use in teaching it. What preparatory work could be done with younger pupils?
- 2 Connecticut: *Early Settlement*; *Different Colonies*; *When United*; *Charter*; *Constitution*.
- 3 Draw a map locating the thirteen original states. From what sources has the additional area been acquired? Indicate extent of each acquisition.
- 4 What is meant by "*States' Rights*"? What had this question to do with the Civil War?
- 5 Connect each of the following men with the history of this country: *Franklin*, *Hamilton*, *Clay*.
- 6 What do you understand by the *Compromise of 1850*; *Kansas-Nebraska act*; *Resumption of specie payment*?
- 7 What influence have the steamboat, railway, and telegraph had upon the development of this country?
- 8 What national problems are before the United States to-day? Why teach them?

CIVIL GOVERNMENT

I

- 1 (a) At what age should children be taught civil government?
- (b) What would be your purpose in teaching it?
- (c) What form of government would you spend most time on? Why?

- 2 Give a list of topics, mentioning also desirable materials, for teaching the subject, "Taxation."
- 3 Give briefly the origin of county, state, and federal government.
- 4 Why is city government a serious problem in the United States?
- 5 State Government :
 - (a) What constitutes the law of this state?
 - (b) Of what does the General Assembly consist?
Members—how apportioned and chosen?
 - (c) Over what matters do the probate courts have jurisdiction?
- 6 Federal Judiciary :
 - (a) Cases brought before federal courts?
 - (b) Federal judges appointed, how?
- 7 (a) How many senators and representatives does Connecticut send to Washington? Why?
(b) Why was Congress given power to lay taxes, regulate currency, and regulate commerce?
- 8 When did the present session of Congress begin, and what of importance has been accomplished during the session?

II

- 1 What circumstances formed the union of the colonies?
- 2 What is the difference between the manner of representation of the people :
 - (a) In the Senate and House of Representatives of the state?
 - (b) In the Senate and House of Representatives of the United States?
- 3 What is a tax?
 - (a) On what grounds can you justify a tax for the support of schools?
 - (b) For a Fourth of July celebration?
- 4 Give illustrations of the exercise of city, town, county, state, and federal government in this town.
- 5 Define quorum.
plurality.
majority.

III

- 1 What are the three departments of the government of Connecticut?
 - (a) { What officials are elected by the people?
Duties of the Governor?
 - (b) { Who presides over the Senate? Over the House?
Why is business carried on through committees?
How are the House committees appointed?
 - (c) { Name the important state courts.
How are the judges appointed?
- 2 Name the counties of Connecticut.
Most important county officials.

- What do we find at the county seat?
Where is a deed recorded in Connecticut? In other states?
- 3 Congress.
Difference between the manner of representation of the people in the Senate and the House?
Sessions?
Importance of speakership in House?
- 4 What is a Constitution?
Difference between the Constitution of England and of America?
How can the U. S. Constitution be changed? The Connecticut Constitution?
- 5 Why would you teach civil government?
What books can you suggest for children from twelve to fourteen years of age?

IV

- 1 (a) At what age would you begin instruction in Civil Government?
(b) What would be your purpose in teaching it?
(c) On what form of government would you spend the most time? Why?
- 2 What is the method by which the amount of each person's town tax is determined and collected?
- 3 (a) Of what does the General Assembly of this State consist?
How are the members apportioned and chosen?
Length of their term of office?
(b) How is Connecticut represented in Congress? How are these representatives chosen? How long do they serve?
- 4 Describe the manner of election of President of the United States?
- 5 (a) What officers are connected with our school system?
(b) How are the common schools in this State supported?
- 6 Define quorum, majority, plurality, elector, citizen, alien, poll, veto, treaty, consul.

V

- 1 Why should this subject be taught?
- 2 What is the purpose of a government?
- 3 What should be taught concerning a town meeting?
- 4 In what important respect do city and town governments differ?
- 5 How have city governments been bad?
- 6 What duty would you impress upon a young citizen?
- 7 How should the state statutes be used in schools?
- 8 What are charters?
- 9 What are taxes and why are they right?
- 10 What different laws must a citizen obey?
-

GRAMMAR

I

- 1 What is generally comprised in an English grammar?
- 2 What object is there for giving children drill on the above points?
Which of the above points do you think most important?
Are there any which you would discard?
- 3 How much time do you think ought to be given to the study of grammar? When should you begin to teach grammar?
- 4 a Correct the following expressions:
 - (1) I meant to have done it.
 - (2) George Washington, he was the first president.
 - (3) I haven't no paper.
 - (4) Can I come in?
 - (5) I wouldn't if I was you.
 - (6) She is funnier than any girl I know.
 - (7) The boy writes just like his father does.
 - (8) Will I put up this book that I have got?
 - (9) Whom do you think it is that has went?
 - (10) Neither he or his father done it.
- b Why is each wrong?
- c How would you correct them if they occurred in school?
- 5 Fill blanks in the following sentences with personal pronouns:
(Do not use *you*.)
 - (1) _____ am not _____ ; _____ is not _____.
 - (2) _____ do you see?
 - (3) Tell me _____ you saw.
 - (4) _____ did you say was there?
 - (5) He met Mr. Brown, _____ they say is very rich.
 - (6) Between you and _____ it is untrue.
 - (7) By _____ were _____ and _____ invited.
 - (8) They told John and _____ to do it.
 - (9) Each gave what _____ could.
 - (10) If it is _____, I shall be sorry.
- 6 Write a business letter ordering six different articles, giving full headings, signature, and envelope address.
- 7 Write a description of Lowell's poem, "Sir Launfal." (If you do not know the poem, choose and describe another, giving the author's name.)

II

- 1 How much time do you think should be given to the study of grammar? When should you begin to teach grammar?
- 2 Write a brief lesson on the noun—
 - (a) The matter to be taught.
 - (b) The method of work.
- 3 (a) Write a sentence containing a direct quotation broken into two parts.
(b) Change the sentence to indirect quotation.

- 4 (a) Write possessive in both singular and plural of the following :
Man, fox, child, boy, baby, deer, mouse.
(b) Write plurals of prospectus, court-martial, man-servant, attorney, syllabus, gas.
- 5 What may be used as the subject of a sentence? Illustrate by at least five examples.
- 6 Correct the following and give reasons :
Neither of them were there.
Who did you speak to?
A considerable portion of the crowd were more or less injured.
Between you and I, I think it is him.
Either James or William have struck him.
Let you and I advance.
Are you and me going?
- 7 Write a letter to the chairman of the school-board applying for a position as teacher.
- 8 (a) Name five faults common among people who speak good English.
(b) By what means will you try to correct the faulty speech of your children?

DRAWING

I

- 1 Of what value is drawing to children?
- 2 Mention —
(a) Two ways in which people earn a 'living by an ability to draw.
(b) Two ways of connecting drawing with other school work.
- 3 What geometrical facts would you try to bring out in a form lesson?
- 4 Mention —
(a) A number of illustrations which a teacher could easily place on a blackboard for the story of Hiawatha.
(b) Do you think that color could be used to advantage with children in illustrative work?
- 5 Give simple sketches of (a) a hill ; (b) a cliff near the sea ; (c) a volcano ; (d) a valley ; (e) an island.
- 6 Make a free-hand sketch of an upright cylinder, below the level of the eye.
- 7 Give a "working drawing" of the same.
- 8 Make a geometrical border, using border lines, circles, and oblongs.
- 9 Fold a square of paper, cut from this a design about a center, lay upon your paper and trace, afterwards enclosing the design in a square. (This is sometimes called a "tile design").
- 10 Make a free-hand sketch of the inside corner of a room, showing an *open* door or window on one side of the corner line.

PHYSIOLOGY

I

- 1 State any physiological laws which a teacher should observe in her schoolroom to prevent restlessness or inattention to work.
- 2 (a) What is accomplished for the body by the circulation of the blood?
(b) By what errors of dress may this end be defeated? In what way?
(c) By what errors of diet? Why?
(d) How does exercise affect the circulation? Is this desirable? If so, to what extent, and why?
- 3 What is the value of reflex action?
- 4 In what subjects of physiology would you make use of experiments in teaching? Illustrate with the case of one subject.
- 5 Has diluted alcohol the same effect on the tissues of the body as undiluted alcohol?

II

- 1 What should be the object in teaching physiology?
What is the relation of the acquisition of knowledge to the formation of habits?
- 2 Why and how do we breathe?
Compare the body with a locomotive.
Where does the comparison fail?
Give some practical plans as to the ventilation of schoolrooms.
- 3 Nutrition —
Kind of process.
Necessity of process of digestion.
Examples of classes of foods.
Cautions about eating.
- 4 How would you deal with the subject of stimulants and narcotics?
Relation of "habit" to this subject?
Relation of "cooking" to this subject?
- 5 What are the essential parts of a nervous system?
What facts about the nervous system ought a teacher to be familiar with?
- 6 How may the eyes be injured in school?
What is the duty of the teacher in regard to care for the pupil's eyes?

III

- 1 How do we move? What is exercise, and why do we need it?
- 2 Describe and illustrate the three classes of foods.
- 3 Describe the process of digestion.
- 4 Explain the action and uses of the lungs. In teaching a class of children, what experiments would you use to illustrate the process of breathing?
- 5 Why is physiology taught? Distinguish between useful and useless teaching of the subject.

- 6 Why is the effect of alcohol on the system made a part of the subject of physiology? How would you teach the effect of alcohol on the brain?

IV

- 1 Give an account of respiration. Tell how it is connected with other functional processes. Tell also how it may be deranged and the result.
- 2 (a) Tell how you would make use of your knowledge of respiration in teaching the art of reading aloud.
- (b) Mention any defects of speech among children dependent upon respiration, and tell how they might be remedied.
- (c) Tell how the mental vigor of children will depend upon the quantity and quality of air which passes through the lungs.
- 3 Outline briefly what you would teach about narcotics and stimulants, stating clearly the object.
- 4 Give five illustrations of reflex action.
- 5 Why is Physiology taught in public schools? What part would you emphasize and why?

MUSIC

I

- 1 Write the pitch of the lines and spaces of the staff in the treble and bass clef.
- 2 Explain the use of the G and F clef and place them upon the musical staff.
- 3 What are the intervals in the Major, Chromatic, and Minor scales (Harmonic Minor Form)?
- 4 Write the signature of two keys.
- 5 Tell how to find *do* in the keys of B^b and E^b from the C pitch-pipe.
- 6 Explain the meaning of the key signature and the time signature.
- 7 Write an exercise in the key of A, consisting of six measures in two-four time. Use six different difficulties of time. State how you would teach the time.
- 8 What are the benefits of vocal music in the public schools?
- 9 Name three lines of work you consider important in teaching young children to sing?

ARITHMETIC

I

- 1 What does a man gain by buying lemons at the rate of 12 for 15 cents, and selling them at the rate of 2 for 3 cents?
- 2 Find the sum of the following:

$$\begin{aligned}
 &756.02 \times .1; \\
 &18.3 \times 100; \\
 &.7 \div .001; \\
 &.24 \div 16.
 \end{aligned}$$

3 A man owning $\frac{2}{5}$ of an iron foundry, sold $\frac{1}{3}$ of his share for \$540 $\frac{3}{4}$. What was the value of the property?

4 The product of two numbers is 28, and one of them is $5\frac{1}{2}$; what is the other?

5 Define :

1 Subtrahend.

4 Multiplicand.

2 Quotient.

5 Interest.

3 Product.

6 What would be the annual income of a man who invested \$10,050 in N. Y., N. H. & H. railroad stock selling at 201 and paying 10 per cent. dividends?

7 J. B. Jones bought of E. Hyde 15 qts. of strawberries at 18 cents a qt.; 5 bbls. of flour at \$6.50 a bbl.; 4 bbls. of sugar at \$7.50 a bbl.; 3 lbs. of tea at 65 cents a lb.

(a) Make out a bill.

(b) Write a note for the amount.

8 Bought a book for 48 cents and sold it for 60 cents. What per cent. was gained?

II

1 Add 314, 73,060, 97, 5,356,435, 96,984, 285. Divide the sum by 22. Multiply the quotient by 5.15, and subtract $\frac{1}{8}$ of the product.

2 A dairyman buys 18 ten-gallon cans of milk each day at \$1.60 a can. He sells the milk at 7 cents a quart. Find his gain in five weeks including Sundays.

3 August 31, 1894. Bought of F. M. Brown & Co., 15 yds. Silk at \$1.50; 6 yds. Lining at 18 cents; 2 spools Silk at 8 cents; 1 pair Kid Gloves at \$1.50; 6 Handkerchiefs at 25 cents. Render an itemized bill and receipt the same.

4 What will it cost to carpet a room 18 ft. by 15 ft., the carpet being $2\frac{1}{4}$ ft. wide. and costing \$1.50 per yard?

5 When New York, New Haven & Hartford Railroad stock, paying a dividend of 8 per cent., can be bought for \$180 a share; what rate per cent. will an investment in it yield me? Par value of a share \$100.

III

1 Find the interest of \$3,000 from now to January 1.

2 A man owes \$15,120. His assets are \$9,828. What per cent. of his debts can he pay?

3 (a) What is one per cent. of 10?

(b) $\frac{1}{10}$ is what per cent. of 10?

(c) $\frac{1}{10}$ is one per cent. of what number?

4 I drew \$5.80 from the bank, which was $\frac{5}{6}$ of what still remained in the bank. What was my original deposit?

5 A grocer buys cranberries at the rate of \$1.20 a peck, and sells them at the rate of 8 cents a pint. What is his gain?

ENGLISH

I

1 Put into sentences all the forms of the following verbs : lie, see, do, sit.

2 Correct the following :

1 Who were you talking with?

2 She looked beautifully.

3 The two children were fond of one another.

4 Each pupil must do their own work.

5 I want you and he to go.

6 I wish that it was pleasant.

7 I have got some new books.

8 He said that it was me that he saw going home last night.

9 He don't seem to understand that it was she.

3 Explain why the above sentences are incorrect.

4 Write sentences containing

1 Direct quotation.

2 Indirect quotation.

3 Quotation within a quotation.

5 Write, briefly, the story of one of the books you have read.

Pay special attention to

1 Spelling.

3 Grammatical construction.

2 Punctuation.

4 Clear expression.

II

1 Correct the following :

The scent of the roses hang over them still.

Of what nationality are each of you?

The old man left his fortune to those whom he thought were his friends.

Who can I trust, if not he?

Let every one attend to their own work.

2 Give the plural of the following :—*fly, key, ox, box, lily, leaf, deer, foot, son-in-law, alumnus*. Give the possessive plural of *horse, woman, negro, valley, fox*.

3 Name the parts of speech found in the following :

"Listen, my children, and you shall hear

Of the midnight ride of Paul Revere."

4 For what are the following abbreviations?

Feb., Tues., C. O. D., lb., Mdse.

Give the abbreviations for the following :

Morning, Connecticut, month, quart, gentlemen.

5 Write a letter of not less than eight lines, telling a friend of some books recently read by you, and give your impressions of one of the books.

III

- 1 Locate three seaports, two river ports, and two lake ports in United States.
- 2 Mention three things that affect the climate of a place.
- 3 Compare the climate of England with climate of North America in same latitude.
- 4 What are the principal products of Connecticut? In what part of the state is each found?
- 5 Locate: (a) London, Paris, Rio Janeiro, Pekin.
(b) Mention something of interest to be seen in each city.
- 6 What are the chief agricultural products of the United States? In what part of the country is each raised in the greatest abundance?
- 7 Name the countries of Europe and North America which lead in commerce.

IV

- 1 Mention the important mountains, rivers, seaports, and exports of New England.
- 2 Where in the United States are found the areas of wheat, corn, coal and iron, gold, and timber?
- 3 Write at least half a page concerning some country of Europe, describing location, mountains and rivers, government, productions, and cities.
- 4 Locate *Chicago, Hamburg, Philadelphia, Hong Kong, and Portland.*
- 5 Define: *degree, glacier, desert, delta, oasis.*

HISTORY

I

- 1 How did the French and Indian War prepare the colonists for the Revolutionary War?
- 2 What accessions of territory have been made to United States since 1800?
- 3 What territory did the Spanish, English, and French claim by right of discovery?
- 4 Connect the following names with events in our history: Thomas Hooker, Alexander Hamilton, Benjamin Franklin.
- 5 What were the causes of the Civil War?
- 6 What was the Missouri Compromise?
- 7 What events in our history should be associated with the dates: 1492, 1607, 1776, 1789, 1861?

II

- 1 What territory in the New World was claimed by England, and upon what discoveries and explorations were these claims based?
- 2 Describe the settlement of Pennsylvania.

- 3 The Declaration of Independence: when, where, why adopted?
- 4 Causes and results of the Civil War?
- 5 What inventions have aided in the development of the United States?
- 6 What do you mean by a protective tariff? Free trade? Civil service reform? Bimetallism?

III

- 1 Tell about the settlement of Connecticut?
- 2 How were the colonies governed? What was the Continental Congress?
- 3 What led to the annexation of Texas? How did it result?
- 4 What effect did the Civil War have upon the South? What questions did it settle?
- 5 How have railroads affected the history of the United States?

IV

Write not longer than forty-five minutes. Select any three of the following topics:

The Pilgrims.
The Colonies.
American Revolution.
George Washington.

The Constitution.
President Jackson.
The Civil War.

DRAWING IN PUBLIC SCHOOLS

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In this part of the field of education, as in all other parts, there come up immediately two main questions, What to do? and How to do it? The latter question is one that can be worked out by capable instructors as soon as the field of study has been defined. It is the first question, What and how much should be attempted and with what objects in view? which first concerns us.

1. It is obvious enough that nothing should be attempted which cannot be done well. For this reason, if for no other, it is certain that the public school cannot attempt to train artists. There are neither room nor appliances nor time for it. If attempted it must be a failure. It is not the place nor the atmosphere required for thorough artistic education. It is equally true that mechanical drawing and industrial design cannot find in these beehives space or leisure for their thorough development. Mechanical drawing takes an immense deal of room and goes with the study of the higher mechanics and engineering. And industrial design has value and wins respect in the trades only by thoroughness and ample equipment. It demands a long special training. And inasmuch as every field for ornament, such as architecture, textile design, color printing, book binding, ceramics, etc., has its own technical problems, every branch of design is really a separate study, which must be carried on together with the study of the practical conditions involved. We conclude, therefore, that *special training* in any branch of art is not within the scope of the public school.

2. But all public school education is initial work. It does not aim at completion. To unfold the faculties of human beings harmoniously, to develop the senses, to train the reason to work for itself, to teach the body and especially the hand its uses,—these, if I understand the work of the Normal School, are the ends which educators look toward to-day. *The early impulse in the right direction*—is not this the main thing? In life itself there is no completion. If we move in the right way we do well. School is the beginning of life,—the beginning of the beginning.

3. Now in making these beginnings we must choose those branches first which will be most felt in opening the mind and its faculties to a wide range of other branches. We begin with the general and advance to the particular, dividing and specializing

the work of each student as we go, according to his special adaptability. (At least this is the ideal education, growing more possible to us, and to lead eventually to individualizing in work to an extent we have as yet hardly dreamed of.) What, then, are the most general things, most instinctive in human nature, nearest to Mother Earth and her children? Is it not the arts? Pan with his pipes is but little above the animals. He haunts the woods and is the friend of the savage. And it has been often said that primitive man seeks decoration before food and clothing, and molds his crude ideal of divinity from the clay at his feet. Music is the recognized force of the kindergarten, and wonders are being done now in bringing it near and making it intelligible to the children and the people. The hearing of good music in childhood has a great educational influence, and this not only because it trains the taste to a love of good music and the ear to a discrimination in sounds, but because it is really an amazing force in human bodies and souls. It sets the blood circulating, the cords and muscles vibrate under it, the atoms dance, the fancy is stirred, and while the nerves respond with a better tone the deeper sensibilities are also lifted. Religion, poetry, the affections, all are quickened by it. Hence it has come to pass, almost unconsciously to the instructors in our schools, that music is taught not so much in the hope of making musicians as for its own sake and its direct influence. Hence, too, it will happen that while our people will undoubtedly become musical, they will more surely become under the influence of music more healthily and harmoniously developed as a race.

4. Since we have learned, or begun to learn, the beneficial effects of music, it is time we should discover what can be done in early education with the other arts, the graphic and the plastic arts, which have, in an equally fundamental, though less emotional, way so great a charm for humanity, for the savage and the child equally with the civilized adult. If some of the modern observers in educational study are right, the sense of touch is the most important of the senses. Through it first are opened avenues of information and of thought, and by it the other senses are aided to verify their impressions. In a last analysis, all the senses are senses of touch. Acting on this suggestion we should place first the plastic arts. Modeling in clay, tracing in sand, carving in wood, all these charming beginnings of art are instinctive with the child. What child does not prefer to all other

playthings a lump of putty, a mud pie, and a jackknife? The plastic instinct is intensely strong, even in the unintelligent. To shape something, to see it take the form which is in the brain, to learn its three dimensions, even to feel it under the fingers, this is not second nature but first nature to every child that lives. First instinct to appear, it is last to disappear. In the normal man it lingers in some shape through life. Accordingly we find in the kindergarten the clay and the sand, which are the primitive material of plastic art. But they are not made enough use of, largely because of the want of requisite knowledge in the teacher. The sense of beauty of form and the habit of making simple measurements should be cultivated from the very first, and here Sloyd performs an important service which might begin earlier and be open to both sexes. It needs high intelligence, artistic feeling, and a good training in the teacher to make it yield the best results. But this is true in every department of artistic educational teaching. Here more than anywhere in the school is needed fine feeling and delicate perceptions. It is really the work of genius to reduce an art to its simplest elements for a child's comprehension without losing its poetry and its beauty. The merely mechanical teacher may claim to be at least true. But there is no truth without beauty. It is through this mysterious power of beauty that art is to win its influence, the beauty which is so simple that it is felt where it is not recognized.

5. Another intuitive form of artistic expression is found in the arts of decoration, and these are happily very attractive to children. The wise Froebel knew how to use and develop this instinct, and much of the kindergarten work is along these lines. In the primary rooms of schools, however, this work is apt to be slighted just at the moment when it would become most interesting and instructive in connection with botanical and other science studies, and in the early beginnings of geometry. Mathematical form in the snow-crystal and natural design in plant forms, these underlie almost all decorative design. Really a great deal can be learned thus of design as an art, though special training for any branch of industrial design must come later. Here, too, the feeling for beauty must be constantly sought and appealed to.

6. We come now to the uses of drawing and color, which is the main subject we have under discussion, the domain of what is commonly known as art, and really an important part of the field proper for study in school. The use of the pencil is valued

by some teachers chiefly as a medium for the direct expression of ideas, or as an instrument of that tendency to symbolism which they believe to be inherent in childhood. Certainly drawing becomes an aid to expression after some facility has been acquired, but the attempt to express one's idea with the pencil is a baffling thing. The image made is so different from the thought it was desired to express. The use of drawing in symbolism, the symbol to be used in place of words to express an idea, is not very common in childhood, although symbols are used by men of primitive races, as well as by those so highly civilized as were the ancient Egyptians. At all events this use of drawing is by the way, and not the object we have in view in teaching it. Perhaps it is best to inquire first what this object really is. I think it is this, *teaching to see*. If we watch a baby we realize what a slow and difficult process this learning to see is. It does not end with babyhood or even with childhood. The more intelligent the person, the longer the process is continued, even until the eyes close forever. For seeing implies not only a close and accurate observation of the surfaces of parts, but of their relations to each other, their proportions, their values as component parts of a whole. And, carried to its highest term, it implies a perception of their intimate and essential qualities, that idea which lies behind form, and which even insignificant objects possess in some degree. If a mind is trained to see in this true sense, what advantages has it acquired by the way? The most important! Powers available in every department of study and of life! Take for instance the sense of proportion. Once proportion takes possession of the mind how many errors disappear. Lives are daily wasted or shipwrecked for want of this sense. The just enough, the not too much, does it not make the success or the failure of the conduct of life? The whole question of temperance is settled here. One might almost say that religion and morals depend upon it. In like manner we gain through drawing accuracy in all expression, freedom from exaggeration, a perception of the right line, of rectitude and truth. Then the perception of the relations of things, of their interdependence, of the effect of one color upon another, of one magnitude upon another, shall we not learn insensibly, from learning thus to see things, to view the relations between human beings in a more just and penetrative way? And, lastly, does not the perception of the inner quality of created things, and of their inherent beauty, lead to the very highest realms of poetry and of thought?

This is what learning to draw is. The main thing is learning to *see* accurately, truly, and with insight. At least this is the first and important part of the work. The other and complementary part is the training of the hand to express the true image conceived in the brain. The desire for this expression is so strong that it is apt to hurry and slight the seeing. There is an inward necessity to reflect back the image, magically colored by the individuality it has passed through. This is art. It is the reflection of nature colored by the individual human mind. There must, therefore, be from the very beginning much freedom allowed in methods of expression, or we lose this personal element. But the principles of seeing and of truth to what is seen must be kept firm. The child always tries to put into his drawing what he *knows about* a thing. He must learn that he will best express what he *knows* if he only draws what he *sees*.

The training of the hand is an interesting part of this subject, which is well understood now-a-days. At least its importance is recognized. It may not be generally understood how much of this training can be gained through drawing. When using the pencil the necessity that the hand should obey the brain is felt by the child himself. If the hand errs the eye admonishes it. And the delicacy and refinement of the manipulations required will have their reflex action upon the mind. Much might be said about this; but I will only add that training in drawing is felt as a practical advantage in all departments of work. The carpenter, the machinist, the gardener, the milliner, the dressmaker, all will bless their stars if they have learned to draw in youth.

7. We come, last but not least, to *training for appreciation and enjoyment of art*. I sympathize heartily with the wish to put before every child the best pictures of the world in the best form procurable. It would be well to supplement these by casts from some of the great sculptures and models from a few noble buildings. The Columbian Exposition proved that the uneducated can enjoy and appreciate architecture. The habit of seeing good works of art and only good ones would do much to cultivate the taste. I do not think that full appreciation of works of art can exist without knowledge of drawing and color, or rather without that training in *seeing* of which I have spoken. It is astonishing how much even a very little knowledge of drawing opens one's eyes to truth and beauty in works of art. If it transforms, as it does, the look of the natural world giving to everything a new look and meaning, how can it do otherwise in regard to the world of art?

THE BEGINNINGS OF DRAWING AND MANUAL WORK

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INTRODUCTION

The Plan

This plan is for forty weeks of school, allowing about three lessons per week, in *addition* to the connective work, which the *teacher* may plan for the children to do. This connective work refers to general, original, and illustrative drawing for subjects like Botany, Zoölogy, Geography, Literature, etc.

The lessons of this plan include work in form, construction, modeling, drawing from objects, drawing from correct and artistic copy, elemental design, practice for freedom, sewing, and the general manual operations which help mental development. The work laid out in the plan and the connective work of illustration should supplement each other. The spring weeks should be devoted especially to nature drawing, as connected with whatever claims the deep interest of the children. They can draw the stages of germination, the development of the frog, buds, leaves, flowers, cocoons, butterflies, birds, etc. A great benefit will result to them by drawing from the objects, and they will also be helped by tracing and painting large, free drawings of these same subjects. This helps Reading also, and the variety in such work is endless.

None of this work should tire the muscles unnecessarily or cramp the small hands.

Some mechanical work is also well at this time.

The kindergarten occupations are not excluded from this plan, but are left to the discrimination of the teacher. The work set forth here has mainly to do with the subjects, drawing, form, and color.

The plan is not rigidly based upon certain weeks or other periods. It is intended that the subject-matter shall be used when and where it may be best correlated to the other work of the school.

The results to be expected from such a course with very young children would be, unconscious freedom in representation, expressive observation, and natural manual operation.

We should not expect that the children would have an elemental art knowledge. But they would love the work, and have much to build on in future development. The nature of the plan suggests advanced work on the same lines, so that, by a little study, anyone may work out courses for any grade of school life.

In order to make this plan successful, constant connective work must be done for and by the pupils, and very simple and *encouraging* work should be done *at first*.

The lessons are arranged according to the growing capacity of the child, but must be rationally adapted to individuals.

Helps

Good pictures, photographs, black and whites, and pictures in color, *hung low* in the schoolroom, are a means of cultivation.

The hektograph is also very useful for good reproduction.

Free blackboard work, done by the teacher, while the children are interested and watching, helps the children to draw easily.

Materials

Medium soft pencils, Rembrandt boxes of color, colored pencils, rulers, and erasers (use these as little as possible), rough manilla and white paper, models, tablets, etc., and general subjects for drawing. Toys are especially good subjects. They are often good reproductions of larger things, and are easily obtained.

Things which are good in color and form may be found in the stores for small expenditure.

Directions to Teachers

To be sure of a successful lesson, a teacher may *do* the work before presenting it to the children. There are some essentials which it is well to keep in mind:

1. The aim of the lesson and the interest of the children in the subject.
2. The *child's* way of doing.
3. Avoidance of confused directions.
4. To do first, that which you wish the children to do, when this seems best. It is often well for the children to know just what result they are working for.

GROUPED LESSONS, SHOWING THE TEACHER HOW TO BEGIN, IN A WAY NATURAL TO CHILDREN

Group I

1. Crayon and blackboard, or pencil and paper. Let the children draw "a picture," or "anything they wish to."

This is to see who are used to pencil, and what they can express. Do not *force* any to draw *at first*.

2. Tell a story. Illustrate it on the board, if it is only about "a big round ball." Let the children do the same. (Have some interesting drawings upon the board.)

3. Draw (from objects) an orange, baseball, football. Show the children a sphere. Let them draw spheres on paper and board.

Group II

1. Model a sphere, using the finger tips as much as possible. Let the children do the same.

Give the children an extra piece of clay. Let them model "anything they wish to."

This is sometimes especially productive of independent "craftmanship."

2. Give the children an outline of an orange; also some color, mixed. Let them paint this picture of the orange with a brush *full* of the tint.

The outline images the form, and the children use the color without the responsibility of producing it. This would be done *only* when they are new to materials, expression, and manual work.

3. Let the children paint the picture of a colored ball, with brush and tint.

No drawing is made of this, except as the children work with the brush. The color is again mixed for them.

A colored pencil could be used here, but the muscular effort is greater than that of using the brush.

Group III

1. Practice lesson on circle drawing. Go "round and round" on blackboard and paper. Do not try to keep on the line, but work for motion. Show the children how you hold your pencil, but do not insist on pencil holding at first. Then let them draw. Draw a single circle. Sketch on blackboard things which are circular (not spherical).

2. Give to the children numbered points hektographed on paper for drawing a square, or several squares.

Lead the children by having the same on blackboard, and drawing freely from one point to another, *looking always* towards the point to be reached.

The latter is the main point of the lesson, as the hand and pencil take care of themselves.

Have other squares on the other side of the paper. Draw in same way, having the children follow.

3. Give the children papers, the left edges of which are divided by inch points. Have the children draw long straight lines from these points to the other edge of the paper.

The upper edge may be divided in the same way, the children drawing *vertical* lines *downward*.

"Ladders" are good things to draw now.

Group IV

1. Have a cube of sugar and a cube of wood for each child, with other cubical things at hand. Get the children's idea of these first, and then give a form lesson — *i. e.*, surface, faces, edges, corners, etc.

Let the children draw *their* idea of a cube.

This will probably be a square. Do not force perspective or fore-shortening. The children will gradually see these things by good representations on blackboard, etc., and by sometimes calling their attention to them in a natural way.

2. Teacher models a large cube, by fingers as much as possible. Children do the same.

Again let children have extra clay to make "anything they please."

3. Teacher makes the cube "another way" by making sphere first and striking for faces. The children follow.

Try to get good corners and edges this time, the first modeling being for *form* principally.

Group V

1. Teacher shows, by drawing on the blackboard, a picture of a well and sweep. Let the children try to draw it on paper.

Draw other interesting cubical things, especially those having some "story."

2. Give to each child six square tablets.

Teacher dictates surface development of the cube, by laying the squares. Let the children draw this, after arranging the squares, in the same manner.

3. Let the children develop this same pattern, by tracing around the cube faces.

Group VI

1. A second time let the children cut out the pattern and fold about the faces of the cube, "to see if it fits."

(A repetition of this development is especially helpful.)

2. Teach these terms:

"From left to right," "From front to back" (or "top to bottom"), with sticks, tablets, and paper, and by walking in the room, etc.

3. Let the children lay squares, circles, sticks, etc., in "rows" from left to right,—from front to back.

Draw these on the board, and speak of "borders."

Let the children draw those which they have made.

Group VII

1. Teacher measures some child and tells how tall he is. Measures a large square,—a large cube,—the diameter of a large circle, telling the number of *inches* each time; then teaches "*one inch*" by tablets, sticks, etc. (*talks about square inches, but teaches it later on.*)

Some of the children may "measure" also.

2. Give the children a cardboard strip one inch wide, twelve inches long, marked in inches.

Let them measure things which are "just as long" as the ruler.

Measure the edges of a sheet of drawing paper. Have the children do the same, marking off the edges in inches.

(They will not do this well the first time, so teach in groups, if possible.)

When they are able to mark off inch spaces on edges, let them learn to draw lines with the ruler between these points. Again speak of "square inches."

3. Have a number of things like cubes, also *any* other things *unlike* cubes. Let the children draw these spontaneously.

Then let the teacher make some pictures of these things on the blackboard, showing but two faces at first. Children may copy.

The latter is a mechanical help.

Group VIII

1. Give the children a lesson on the color-box:—how to open and place,—how to hold the brush and use it without spreading and spoiling it,—how to "point" it,—how to place water in the back of box for a tint, the mixing a tint, and the cleaning of the box.

Also, show them where one or two colors are found *in* the box.

This is mainly a lesson in care-taking, and avoids much future confusion.

2. Give the children a drawing of a maple leaf. Let them mix their own tints (a bright yellow or red wash), and apply them, painting the left half first and using a brush *full* of the tint.

3. Give the children *real* leaves of different shapes (simple ones). Let them draw the outlines and one or two veins, showing them how from the blackboard.

Group IX

1. Show the children how to model a square or long tablet, about one-half inch in thickness. (These are kept damp for the children until the next lesson.)

2. Then model a leaf before the children, showing them how to keep the curves, which represent the *life* in the leaf. When made, apply to the tablet, making the adhesion between the leaf and tablet perfect by the use of the fingers. Let the children follow this method, making clay leaves and placing on tablet, especially keeping the *life* of the leaf.

3. Make a second clay tablet. Lay a leaf on it and trace with an old pencil, then prick around the margin of the tablet with the pencil, bringing out the smooth impression of the leaf, and producing a *tile*.

Teacher and children work simultaneously in this exercise.

Group X

1. Show the children a plant in blossom. Draw this freely, and as artistically as possible, for them on the board. Then let them look at the plant carefully and talk about it. Ask them to make a drawing of it without looking at the blackboard *very much*.

They will probably draw from the *plant* instead of copying. I would not erase the board drawing, for it serves as an incentive, or encouragement. The result, this time, will not be great, measured by *our* standards, but this lesson will start the habit of observing such things.

2. Give the children a large hektographed drawing of a flower. Let them trace on the lines of the drawing and paint with water colors or colored pencil.

A large sunflower is good for this, both freedom and color being a natural result.

3. Let the children again try to draw a leaf. Then turn the paper and *trace* around the same leaf. Let the children paint the ones which they *prefer*. (It is interesting to note which is chosen, usually the more perfect one; which shows that children aim at the ideal.)

Group XI

1. Talk about color, that which is seen out of doors, in leaves, distant hills, clouds, masses of foliage, fences, rocks, etc. Show the children good landscapes, in color, if possible.

Ask the children to bring bright leaves.

2. Have vegetables of different colors, such as beets with leaves, carrots, turnips, cabbage, etc.

Draw before the children a picture of *one* of these on the board, with artistic lines, making the drawing very large.

Place these vegetables where they can be seen by different groups.

Let the children try to draw them. The same may be done with fruits.

3. A modeling lesson on these would naturally follow, and then a second attempt at drawing, possibly with the brush, and in color.

Group XII

1. Use the cylinder for a form lesson, and have *spontaneous* drawing by the children on the blackboard.

2. Have a modeling lesson on the cylinder, with *extra clay*.

3. Let the children look at the cylinder a little below the eye, so that they can see the top "a little;" or at some cylindrical hollow object, so that they can see *into* the top "a little."

Beginning with the elliptical top (without *saying* "elliptical") let the children produce a blackboard drawing, several children taking part in the drawing.

Then let *all* draw upon paper a representation of something cylindrical.

To make this lasting, draw upon the board very large and free representations of various cylindrical things. In this way associations are established, and a strong impression made.

Be sure that *your* upper and lower curves are properly related.

Group XIII

If this course is begun in September, you will naturally begin to talk of Puritans at this time. Plymouth Rock, Puritan hats, figures, flax-wheels, log cabins, ears of corn, etc., could be drawn, traced, sewed, or painted. Pumpkin pies and log houses may be modeled, the log house making a good *social* lesson. This would cover one week's work at least.

Group XIV

1. Talk about the birds that have stayed at the North.

Draw a very large snow-bird on the blackboard, and let the children copy on paper.

A blackboard drawing or a water color is much better than a *stuffed* specimen.

2. Talk of colors as now seen out of doors,— winter sunsets, — shadows on the snow, etc.

Speak of trees, especially of the way in which different trees *grow*.

Draw a rough outline of a maple, an oak, and one or two others. Let the children copy, and then draw from the tree itself.

This will lead them to study trees.

3. Talk about *green* trees in the winter.

Draw a large "Christmas tree" on the blackboard.

Hang upon the tree things (suggested by the children) like spheres, cubes, cylinders, etc.

Let them do the same on paper. Then ask them to draw at the foot of the tree the things which they would like to receive on Christmas morning.

This is a most interesting review. The drawings may be made with colored crayons.

Group XV

1. Let the children draw, sew, or paint a shepherd's crook, a star with radiations, the wise men, camels, etc.

Large blackboard illustrations should be made.

2. Let the children draw over the lines of a baby's head. Paint, if desired.

3. Let the children model a cradle and babe.

Many of the things made by the children may be made up into useful gifts for the friends of the children. Blotters, calendars, match-scratchers, trays, etc., are suggested.

Group XVI

1. Children may cut out outline pictures or engravings, for scrap-books. These pictures should be suggestive of "giving." To be pasted in scrap-books by the children.

2. Children may paste circles, squares, oblongs—to form borders, oil-cloth, etc.

Try to teach this according to the laws of good design.

3. Children cut on long straight lines, and on long circular lines.

These may be hektographed. The strips used afterwards for border pasting. The circles, one within another, to make different sized rings.

Group XVII

1. Show a large glass like a cylinder. Have the children draw it first on the blackboard—each doing a part of it—then on paper.

The glass is then “half filled” with water.

Water is “put into” the drawing on board, then on the papers. A few flowers (pinks are good) are added to the dish.

Teacher draws pinks on the board. Children follow, *looking at the flowers*.

By this time the children should suggest all of the steps.

2. Practice lesson on straight and curved lines.

This drill may now be had often—with attention to holding of pencil, position of body, etc. Have children sit as straight as possible, and squarely in front of their paper. This practice should be had to make the children unconscious of their tools.

3. Draw on board large and small snowballs, showing *dents*. Make *piles* of these, *i. e.* groups.

There is much imagination about this, and the children like to do it.

Group XVIII

1. Draw a large snow man on the board.

Let the children copy it or make an original drawing of a snow man.

2. Draw snowflakes on the board, leading the children, line by line. Sew these shapes in white, on gray card-board.

3. Talk about big snow banks, icebergs, glaciers, etc.

Have a drawing lesson connected with this.

Group XIX

1. Tell a story about a boy, his sled, the hill he slides on, his mittens, cap, the things he sees on his way to the hill—drawing these on the board as you talk—and letting the children guess what the things are. Then let them “make the story on paper.”

2. Follow this with a story for which the children *originate* the illustrations.

Men, made of peas and tooth-picks, are a great help towards figure drawing. Little children are apt to express their ideas of figures more readily than older pupils, hence the men they make in this way mean more to them.

3. Show the children some good outline illustrations of people or things, in which they have particular interest. Let them try to reproduce these.

In connection with this ask them to look about at home very sharply, so that they will be able to draw, from memory, some thing or things at home. Some remarkable results have been obtained from such observation.

Group XX

(This is a good time of year to begin germination. Much good drawing may be done on *seeds*.)

1. Have a form lesson, and spontaneous drawing of the square prism.
2. Let the children model the square prism. Use finger tips still. Also have extra clay for the pleasure of the children.
3. Draw on the board things *like* and *unlike* the square prism. Let the children do the same, from *objects* and from *memory*.

Group XXI

1. Let the children cut squares, circles, and oblongs, from colored paper, by tracing around tablets, or by folding.
2. Cut, free hand, a circle from manilla paper. Cut a square and oblong, in same way. Let the children do the same.
3. Let the children paste the colored paper squares, oblongs, and circles, as a "social border," making a long strip of it, and pasting marginal strips, to complete a border.

Try to keep in mind the principles of good design.

Group XXII

1. Show the children what a design "about a center" means. Show them how to fold their paper and cut out a simple design of this kind.
2. Show the children what is meant by a surface design. Let them cut out and paste a number of figures on a large sheet to form a wall-paper design, that will go with the border already pasted. This should be put up in the schoolroom for the children to see.

Be most careful to select tints or tones which will accord, for these two designs. The tones should also accord with the colors predominating in the room. Flowers, or geometrical figures may be used.

3. Show the children what is meant by a figure that has an axis. This can be simply shown by doubling and cutting. Let them cut out hektographed designs of this kind and mount on a deeper tint or tone of the paper used for the figure.

Group XXIII

1. Let the children develop the pattern of the square prism in manilla paper, and cut it out.
2. Give the children a pattern cut from heavy paper, with holes punched for tying. Let them fold about the prism and tie the corners, leaving the top face for a cover of the oblong box.

3. Use these boxes for drawing subjects, and let the children place them so as to see at least two faces.

Group XXIV

1. Begin to talk about the top face being fore-shortened, not using that term necessarily. Get the children to show how the top face looks when it lies flat.

Speak of the back edge seeming shorter than the front edge. Illustrate this by table, floor, boxes, etc.; also make a number of blackboard sketches of railroads, roads, telegraph poles, people at different distances, trees, etc.

2. Let the children draw a large box express wagon, so that they can "see into the top" a little. Draw things of this kind on the board for children.

3. Place an object (rectangular) so that children can see *three* faces. Let them try to represent this.

It is interesting to see how many will approximate such a representation.

Group XXV

1. Draw on the blackboard a large bluebird; also several smaller ones for a *flock*. Show the bluebird's nest. Let the children try to draw the bird and nest, showing *flight* especially.

Do not be discouraged if the result is very crude. It could not be otherwise the first time.

2. Let the children paint a valentine (bluebird).

3. Let the children design and make original valentines, by cutting colored papers, pasting, drawing, or painting.

Group XXVI

1. Washington's birthday work. Paint a hektographed drawing of a flag (thirteen stars).

This can also be drawn.

2. Have the children sew and paint or draw the hat of Washington.

3. Have the children illustrate some scene from Washington's life. Let this be entirely original work.

Group XXVII

1. Hemisphere. Form lesson.

2. Modeling. Make first by modeling a sphere and cutting in two parts by a string. Have the children do the same.

3. Model the hemisphere with the fingers, and by *striking* for the flat face. Children will do the same.

Group XXVIII

1. Draw things like a hemisphere, such as birds' nests, bowls, caps, etc. Have the objects to draw from. Let the children do this also.

2. Draw several views of the hemisphere, giving the name "ellipse" for the appearance of the flat face. Let the children draw these views.

3. Model a "social" nest, letting children make little twigs for the outside, line the inside, and make clay eggs.

Group XXIX

1. Draw and model a half apple, or a half of *any* round object.

2. Give the children a hektographed drawing of an orange, cut in halves. Show them how to paint these very simply.

3. Let the children *build*, with *all* of the models now used, and draw a picture of what is built.

Group XXX

1. The teacher makes with circles, squares, oblongs, and semicircles a *picture* of something.

The children will then make some *different* object, and draw what they have made.

2. Give the name "semi-circle." Let the children draw a large freehand circle and its "diameter."

3. Give the children a three-inch cardboard circle, with a small hole in the center.

Let them trace around this circle, marking the center. Let them draw the diameter by a ruler, and tint the two halves of the circle, using different (soft) colors.

Group XXXI

1. Let the children draw a second circle, and (by ruler) the "vertical" and "horizontal" diameters. Paint the "quarters" with different soft tints.

2. Talk of the ellipse. Practice for the motion of the ellipse, and draw several. Let the children follow on paper or blackboard.

3. Draw several things in which the circle takes the shape of the ellipse. Then have the children do the same from memory or objects.

Group XXXII

1. Have a general review of the solids already used.
2. Form lesson on the triangular prism.
3. Model by making the square prism, and cutting diagonally by string or wire. Have the children do this also.

Group XXXIII

1. Build something, using the square and triangular prisms only. Draw these, and have the children do the same with theirs.

This is a very good exercise, and the children will make many things with these two models.

2. Talk about *triangles*. Draw triangles on the board, children doing the same on paper or board.
3. Let the children paste a border of triangles and marginal strips.

Group XXXIV

1. Fold a square of paper on its diagonals, open and cut apart the four triangles, each child doing the same, as in all of the foregoing exercises.

2. Give the terms "right angle" and "right triangle," finding such in room.

A pleasant exercise of twenty minutes may be made of this.

3. Let the children develop and cut the pattern of the triangular prism. Tie them together with bright cords.

This is excellent manual training for the children.

Group XXXV

1. Let the children make tents out of peas, toothpicks, and white cloth.

With all that the children make form a camp.

2. Draw a picture of a camp on the blackboard for the children. Then let the children draw from their own camp.
3. Let the children draw the standing position of the triangular prism, having the broad face in front.

The same, with the broad face at the back.

Many of the children will do this readily, without leading.

Group XXXVI

1. Let the children paint a hektographed drawing of a chicken coop and chickens.

Place the coop in a turned position in the drawing.

2. Teacher may draw on the board a little house, which combines the square and triangular prisms, in a turned position. Near this have a well sweep, apple tree, coop, etc., and in the distance hills. Let the children copy this picture. They can then sketch from a window or out of doors.

3. Then see if the children will represent the turned position of the prism lying on the broad face.

Probably a few will be able to do this. Do not force it.

Group XXXVII

1. "Spring boxes."

Give each child five three-inch squares of white cardboard, on each of which is drawn or hektographed a spring design of birds, wild flowers, etc.

Let the children mix their own colors and paint.

2. Return to the children the five painted cards, with an added white one for the bottom of the cubical box which they now tie together.

The holes in the corners of the cards should be punched, so that the tying strings can be easily put through.

Tie in a very leisurely way and the exercise is most profitable, the result exquisitely dainty.

3. For Easter, let the children draw an Easter lily plant, sew a lily, or paint some spring flower or early bird.

Group XXXVIII

1. Let the children mark off inches on the edges of paper. Then rule lines between points to produce "square inches."

2. If old enough, the children may learn to draw by ruler a marginal line one inch from the edge of the paper.

If not, it should be given to them hektographed, so that they could trace the lines by ruler. This often acts as a finish or frame for the picture within.

3. Have an exercise in measuring things in the room, using terms "front to back," "left to right," "vertical," "horizontal," "slanting."

These exercises may be repeated, both mechanically and *freehand*, until the children can *all* do them.

Group XXXIX

1. Talk about color again. Teach "full tones," and match colors with silks, cloth, paper.

2. Teach tints and shades.

3. Teach the theory of the rainbow, using the glass prism.

Group XL

1. If possible, lay the spectrum colors in prismatic relation. (Both Prang and Milton Bradley have published good material for color teaching.) Let the children follow.

2. Give the children a sheet on which has been hektographed disarranged pictures of a house, barn, well, trees of distant and foreground sizes, hills, etc.

Let the children tint these pictures, cut them out, and arrange them as they think best to make a correctly composed picture.

This often helps on ideas of perspective, proportion, and sensible arrangement.

3. Teach the phases of the moon. The new moon, half moon, full moon, etc., may be drawn by the children.

Many delightful illustrations in color may be connected with this.

Group XLI

1. For Memorial Day, the children may paint an American soldier or drummer boy, draw the eagle, etc.

2. Again have the children model leaves on clay tablets.

3. Let the children model the top view of a flower on a tablet.

Group XLII

1. Let the children model something especially connected with plant study.

2. Have the children draw some strawberries on a large leaf. This would be done in groups, about a table.

3. Let each child model a strawberry. If this does not come in June, use some other small fruit.

Group XLIII

1. Take a group of children out of doors to sketch something.

Trees are suggested, as they offer material for study.

2. Let the children cut pictures from a florist's catalogue and paste in blank books or on cards for reading material.

3. Have the children paint some "Brownies," choosing their own tints.

Group XLIV

1. Let the children draw a buttercup.

Show them what "top view" means. Have them draw a "top view" of the buttercup also.

2. Give them a hektographed surface design in which the "top view" of the buttercup is the motive.
Let them paint this.
3. Have the children draw something which can be seen from the windows, or go out of doors to sketch.

DIRECTIONS FOR MAKING A HEKTOGRAPH

Material

- Three ounces Cooper's gelatine.
- Eighteen and three-quarter *fluid ounces* glycerine.
- Soak gelatine in water over night.
- In morning pour off excess of water.
- Put gelatine in a double boiler.
- Add the glycerine.
- Cook (uncovered) about five hours.
- Pour into tray, which is to be used, avoiding bubbles.
- A tin tray 9" x 12" x ½", with cover, will be found satisfactory.

Directions for Using

Before using, moisten with damp sponge and dry with printing paper.

Let original copy remain on pad ½ minute.

Work rapidly while printing, and wash pad with warm water, applied with a sponge as soon as possible after printing. Any delay increases the difficulty in printing.

Whenever the surface gets rough remelt the gelatine.

ROCKS AND MINERALS OF CONNECTICUT

Arranged by HATTIE E. COCHRANE, May, 1894

According to Shepherd's Minerals and Dana's Mineralogy

HARTFORD COUNTY

Hartford**Rocks**

Greenstone trap, chloritic
 Sandstone slate, fine grained
 Quartz vein in trap, containing green and blue malachite with anthracite

Minerals

Calcite, yellow and white crystals
 Copper, variegated
 Datolite
 Opal, a botryoidal coating on cellular quartz
 Prehnite

Berlin**Rocks**

Brown shale
 Mica slate
 Red sandstone

Minerals

Bitumen
 Blende
 Calcareous spar
 Datolite
 Dolomite
 Galenite
 Heavy spar
 Quartz
 Silver

Bristol**Rocks**

Gneiss stained with green malachite
 Sandstone

Talcose slate, dark green
 Trap

Minerals

Allophane
 Copper glance
 Copper (native)
 Copper pyrites
 Copper (variegated)
 Epidote
 Erubescite
 Green malachite
 Heavy spar
 Hydrous anthrophyllite
 Melaconite
 Pyromorphite
 Talc

Canton**Rocks**

Granite, grain large, albitic

Minerals

Blende
 Lead
 Quartz, massive, pale purple
 Silver

East Granby**Rocks**

Trap

Minerals

Malachite

East Windsor**Rocks**

Red sandstone, fine grained
 Sandstone, coarse grained

Minerals

Arragonite

Enfield**Rocks**

Copper slate
 Cupriferous sandstone, some contains vegetable remains
 Sandstone slate, fine grained, banded

Minerals

Arragonite

Farmington

Rocks

Marley sandstone
Red sandstone, fine grained
Trap

Minerals

Agate
Chabazite
Diabantite in trap
Native copper
Prehnite

Glastonbury

Rocks

Gneissoid granite, porphyritic, greenish gray
Granitic gneiss, feldspathic, sub-porphyritic, contains epidote
Porphyritic gneiss, feldspar red

Minerals

Albite	Columbite	Monozite
Apatite (massive)	Feldspar	Rose quartz
Beryl	Garnets	Urananite
Black tourmaline	Mica	Yttrio-tantalite

Granby

Rocks

Clay, altered by trap
Sandstone conglomerate, fine
grained, grayish white
Trap

Minerals

Green malachite
Vitreous copper (copper glance)

Manchester

Rocks

Clay, stained by phosphate of iron
Porphyritic gneiss veined with
quartz and calcareous spar

Minerals

Green malachite
Specular iron
Yellow copper pyrites

New Britain

Rocks

Trap

Minerals

Datolite
Quartz crystals

Newington

Rocks

Red sandstone
Trap

Minerals

Agate
Diabanite
Quartz crystals

Plainville

Rocks

Minerals

Smoky quartz

Simsbury

Rocks

Greenstone trap intermingled with sandstone, clay, and calcareous spar,
cupriferous
Mica schist
Sandstone slate, red and greenish gray
Variegated sandstone

Minerals

Copper glance	Silver
Galena	Zinc blende
Green malachite	

Southington

Rocks

Bituminous limestone
Bituminous marl slate
Bituminous shale
Dendritic marl

Limestone, gray, compact
Sandstone slate, marly
Septaria

Minerals

Asteriated quartz crystals	Datolite
Heavy spar	

West Hartford

Rocks

Greenstone trap in concentric balls decomposing, some contains anthracite

Minerals

Agates	Quartz geodes
Calcedony	

Wethersfield

Rocks

Bituminous slate
Red marl slate

Minerals

Windsor

Rocks

Bituminous slate

NEW HAVEN COUNTY

New Haven

Rocks

Chloritic slate
Feldspar, reddish white
Gneissoid granite
Yellow marble
Trap

Minerals

Asbestos
Apophyllite
Chabazite
Chromic iron
Garnet
Gwelmite
Picrolite
Prehnite
Salite
Serpentine
Stilbite
Topazalite

Bethany

Rocks

Flinty slate
Granite, ingredients, feldspar and quartz intimately blended. It forms thin beds in argillite

Minerals

Mispickel

Plumbago

Branford

Rocks

Feldspar, reddish white
Gneissoid granite
Granite composed of feldspar and quartz, which resembles a pitchstone porphyry
Sandstone conglomerate

Minerals

Quartz

Cheshire

Rocks

Greenstone trap, contains agate
Red marl
Sandstone conglomerate, cupriferous

Minerals

Calc spar
Chabazite
Copper glance crystals
Datolite
Erubescite
Green malachite
Heavy spar
Kaolin
Natrolite
Prehnite
Quartz
Saponite
Vitreous copper

Derby

Rocks

Feldspar granite semi-vitrified
Gneissoid granite
Granitic gneiss
Granite, contains garnet
Greenstone trap
Mica slate
Porphyritic gneiss

Minerals

Calcareous spar
Cube ore
Mispickel

East Haven

Rocks

Gneissoid granite, feldspar reddish white
Greenstone trap, contains black serpentine, chlorite, and limestone
Sandstone conglomerate, contains argillite
Sandstone marl
Sand, consisting of quartz and magnetic iron

Guilford

Rocks

Granite, quartz blue, has a pitch stone fracture
Granite, feldspathic, shows its junction with gneiss
Greenstone trap
Limestone, gray, compact
Sandstone, coarse conglomerate, and fine grayish white
Sandstone slate

Minerals

Calcareous spar (white)
Hornblende
Garnet
Quartz

Hamden

Rocks

Sandstone conglomerate, contains fragments of chlorite slate
Sandstone, marly, fine grained

Minerals

Green malachite

Madison

Rocks

Granite, albitic, fine grained
Granitic gneiss, albitic, mica shining black

Minerals

Garnet
Magnetic iron pyrites

Meriden

Rocks

Red sandstone
Trap

Minerals

Datolite

Middlebury

Rocks

Sand, fine white

Minerals

Milford

Rocks

Chloritic slate
Gneiss, albitic, thin and fissile
Horblendic gneiss
Limestone, granular

Minerals

Asbestos
Green marble
Pyroxine
Pyrite
Salite
Serpentine
Verd antique
Zoisite

North Branford

Rocks

Greenstone trap, argillaceous, in some specimens the surface covered with arragonite
Red sandstone, fine grained, slaty
Sandstone porphyry

Minerals

North Haven

Rocks

Sandstone conglomerate, reddish white with tinge of green, also some dull brick red

Minerals

Orange

Rocks

Argillite, chloritic, shows a striated cleavage
Chlorite slate (West Haven) varieties, wavy, dark green, light green containing iron pyrites
Chloritic trap, porphyritic, contains epidote, some contains serpentine
Ferruginous conglomerate in diluvium
Granular limestone
Mica slate, contains crystals of mica imbedded obliquely to the stratification

Minerals

Copper pyrites
Kyanite
Mispickel

Oxford

Rocks

Minerals

Chalcopyrite
Kyanite

Prospect

Rocks

Minerals

Quartz

Seymour

Rocks

Minerals

Arsenopyrite
Native bismuth
pyrites

Southbury

Rocks

Compact limestone
Claystone
Greenstone trap, amygdaloidal, veined with heliotrope, argillaceous, some contains seam of white limestone
Marley limestone divided by veins of red clay

- | | | |
|----------------|-------------|-------------------------|
| Minerals | | |
| Black garnet | Crichnotite | Opal |
| Calc spar | Heavy spar | Prehnite |
| Copper pyrites | Laumontite | Quartz, rose and purple |
- Wallingford**
- | | |
|------------------------|----------|
| Rocks | Minerals |
| Marly clay | |
| Sandstone conglomerate | |
| Sandstone marl | |
- Waterbury**
- | | |
|--|----------|
| Rocks | Minerals |
| Gneissoid granite, albitic texture loose | Apatite |
- Woodbridge**
- | | |
|---|--|
| Rocks | |
| Argillite, chloritic and greenish gray | |
| Argillaceous limestone, contains iron pyrites, some has cross seams filled with calcareous spar | |
| Granite imperfectly shistose, occurs in argillite, also occurs with feldspar predominating | |
| Greenstone trap | |
| Mica slate, approaches in character to argillite | |
| Sandstone slate, white | |
- | | |
|------------|---------------|
| Minerals | |
| Laumontite | Quartz, white |
- NEW LONDON COUNTY
- New London**
- | | |
|--------|---------------|
| Rocks | Minerals |
| Gneiss | Magnetic iron |
- Norwich**
- | | |
|---|--|
| Rocks | |
| Gneissoid granite, feldspathic, red, large grained, mica white | |
| Granitic gneiss, feldspathic, with garnet and black mica | |
| Quartz gneiss contains bucholzite, white talc and magnetic iron | |
- | | | |
|----------------|---------------|--------------------|
| Minerals | | |
| Chlorophyllite | Feldspar | Silicate of copper |
| Corundum | Garnet | Sulphate of copper |
| Copper | Magnetic iron | Talc |
| Dolomite | Monazite | Zircon |
| Edwardsite | Sillimanite | |
- Bozrah**
- | | |
|---|----------|
| Rocks | Minerals |
| Gneissoid granite, grayish white, contains small crystals of garnet | |
- Colchester**
- | | |
|-----------------------------------|------------------|
| Rocks | Minerals |
| Bog iron ore | Massive limonite |
| Gneiss, pyritiferous, decomposing | |
- Franklin**
- | | |
|-----------------------------|----------|
| Rocks | Minerals |
| Mica slate, contains garnet | |
- Griswold**
- | | |
|---------------------------|----------|
| Rocks | Minerals |
| Feldspar granite (eurite) | |
- Groton**
- | | |
|--|---------------|
| Rocks | Minerals |
| Granite, feldspathic, red, fine grained, contains albite | Bucholzite |
| | Epidote |
| | Magnetic sand |
| | Magnetite |
- Lebanon**
- | | |
|--|----------|
| Rocks | Minerals |
| Chloritic granite, black ingredients, feldspar, mica, and talc | Syenite |
| Granitic gneiss, albitic, close grained | |

Lyme (Hadlyme)

Rocks

Granite, ingredients, albite, feldspar, and quartz

Minerals

Chabazite and stillbite in
gneiss
EpidoteFeldspar
Garnet
HeulanditeMagnetic iron
Mesotype
Sunstone**North Stonington**

Rocks

Granite, green, chloritic, and
purplish
Porphyry, black

Minerals

Apatite
Chabasite
Dolomite**Preston**

Rocks

Gneissoid granite, feldspathetic, reddish, mica in tortuous layers
Granitic gneiss, albitic, mica black, contains iron pyrites, epidote, sphene,
and garnet

Minerals

Blende
EpidoteGarnet
Graphite**Stonington**

Rocks

Granite, ingredients, purplish red feldspar, quartz, scapolite, chabazite and
mica

Minerals

Chabazite on gneiss
Feldspar
Magnetic sandScapolite
Stillbite on gneiss
Quartz**Voluntown**

Rocks

Feldspar granite (eurite)
Quartz mica slate

Minerals

Waterford

Rocks

Granite, contains both feldspar and albite with occasional crystals of iron
pyrites. Texture close

Minerals

Garnet sand

FAIRFIELD COUNTY

Bridgeport

Rocks

Gneissoid granite, albitic,
fine grained
Granite, feldspathic

Minerals

Babingtonite
Feldspar
Iron pyrites
Sphene
Stillbite on gneiss**Danbury**

Rocks

Chloritic granite, black,
ingredients feldspar,
mica, and talc
Quartz granite, albitic,
fine grained

Minerals

Boltonite
Brown tourmaline
Calcareous spar
Danburite
Feldspar
GarnetHornblende
Moonstone
Oligoclase
Parathorite
Plumbago
Pyroxene**Bethel**

Rocks

Gneissoid granite, feldspathic,
red, large grained

Minerals

Brookfield

Rocks

Minerals

Blende
Calamine
Dolomite
Feldspar
GalenaMagnetic iron pyrites
Pyromorphite
Spodumene
Tabular spar
White calcareous spar

Darien

Rocks

Granite, feldspathic, red

Minerals

Feldspar

Fairfield

Rocks

Gneissoid granite, albitic

Granitic gneiss, cleavages stained with oxide of iron

Mica slate (Greenfield Hill) contains curved lenticular masses of quartz

Minerals

Greenwich

Rocks

Gneissoid granite, albitic, with

shining black mica

Granitic gneiss

Granite, large grained, contains

feldspar and albite

Minerals

Black tourmaline

Feldspar

Hornblende

Huntington

Rocks

Granite, large grained, feldspar
white

Minerals

Monroe

Rocks

Minerals

Albite

Argentiferous galena

Augite

Beryl

Blende

Chlorophane

Diaspore

Epidote

Flourite

Garnet

Iron pyrites

Magnetic pyrites

Margarodite

Mispickel

Native bismuth

Niccolite

Rutile

Scapolite

Spathic iron

Topaz

Tourmaline

Tungstate of lime

Tungstic ochre

Wolframite

New Canaan

Rocks

Minerals

Feldspar

New Fairfield

Rocks

Minerals

Magnetic iron pyrites

Newtown

Rocks

Granitic gneiss, albitic, talcy

Mica slate, plumbaginous, approaches argillite

Minerals

Cyanite

Danonrite

Diaspore

Iron pyrites

Magnetic iron

Rutile cinnabar

Talc

Norwalk

Rocks

Feldspar granite (eurite) contains garnet

Granite, a tortuous layer in gneiss

Minerals

Garnet

Redding

Rocks

Granitic gneiss, feldspathic; some
contains ovoidal patches of garnet

Minerals

Boltonite

Garnet

Magnetic iron

Pyroxene

Ridgefield

Rocks

Minerals

Boltonite

Dolomite

Hornblende

Serpentine

Talc

Stamford

Rocks

Granitic gneiss, albitic, shistose
Granite, fine grained, red, contains albite

Minerals

Stratford

Rocks

Minerals

Picrolite

Trumbull

Rocks

Minerals

Albite
Argentiferous galena
Augite
Beryl
Blende
Chlorophane
Diaspore
Epidote

Flourite
Garnet
Iron pyrites
Magnetic pyrites
Margarodite
Mispickel
Native bismuth
Rutile

Scapolite
Spathic iron
Topaz
Tourmaline
Tungstate of lime
Tungstic ochre
Wolframite

Weston

Rocks

Gneissoid granite

Hornblende rock

Minerals

Westport

Rocks

Mica slate, contains garnet (Saugatuck)

Minerals

Wilton

Rocks

Granite, large grained

Talcose slate

Minerals

Asbestos, galena, garnet

LITCHFIELD COUNTY

Litchfield

Rocks

Mica slate

Porphyritic gneiss, albitic

Minerals

Andalusite
Apatite
Copper pyrites
Diaspore
Feldspar

Hornblende
Ilmenite
Kyanite with corundum
Laumontite
Morgorodite

Niccoliferous pyrrhotite
Talc
Tourmaline
Serpentine
Syenite

Bethlehem

Rocks

Granite, large grained, albitic, texture loose

Minerals

Bridgewater

Rocks

Porphyritic syenite

Minerals

Canaan

Rocks

Granite, feldspathic, fine gran-
ular, texture loose
Yellow jasper

Minerals

Augite and tremolite in dolomite
Hornblende
Pyroxene
Sphene

Cornwall

Rocks

Gneissoid granite, albitic

Plumbaginous gneiss

Minerals

Actinolite
Albite
Calcedonic quartz with opal
Graphite

Plumbago
Pyroxene
Scapolite
Sphene

Goshen

Rocks

Gneissoid granite, fine grained, nearly white

Kent

Rocks

Brecciated quartz cemented by limonite
 Ferruginous quartz gneiss
 Gneiss, pyritiferous decomposed (Fuller's earth)
 Quartz rock

Minerals

Pyrolusite

New Hartford

Rocks

Minerals

White quartz

New Milford

Rocks

Gneissoid granite, contains both
 feldspar and albite
 Hornblende slate

Minerals

Feldspar
 Jaspery quartz
 Rutile

North Canaan

Rocks

Granular limestone

Minerals

Pyroxene

Plymouth

Rocks

Gneiss, albitic, with quartz in excess
 Granite, large grained, albitic, some contains apatite
 Mica slate, contains albite and kyanite

Minerals

Albite

Apatite in yellowish green crystals

Chlorophyllite

Fluorite

Garnet

Galena

Heulandite

Kyanite

Roxbury

Rocks

Granitic gneiss, albitic, mica white
 Mica slate, stratification very undulatory

Minerals

Arsenopyrite

Blende

Chalcopyrite

Galenite

Garnet

Limonite

Massive spathic iron or siderite

Milky quartz

Pyrite

Salisbury

Rocks

Minerals

Brown iron ore

Cadmia

Electric calamine

Garnet

Limonite

Magnetic iron

Ochery iron

Pyrolusite

Staurolite

Triplite

Sharon

Rocks

Granular limestone
 Mica slate, calcareous
 Quartz rock

Minerals

Limonite and Pyroxene

Torrington

Rocks

Granite, feldspar deep red, large grained, contains magnetic iron
 Hornblende slate
 Chloritic trap

Minerals

Calcedonic quartz with opal

Hornblende

Warren

Rocks

Gneissoid granite, albitic, stained from decomposition of iron pyrites
 Gneiss which contains garnet

Minerals

Washington

Rocks

Minerals

Andalusite	Hornblende	Natrolite
Aluminite	Idocrase	Tourmaline
Diallogite or Rhodochrosite	Ilmenite	Triplite
Dolomite	Kyanite	

Watertown

Rocks

Granite, large grained, contains both feldspar and albite

Minerals

Magnetic iron	Pyroxene	White salite
Monazite	White calcareous spar	

Winchester

Rocks

Minerals

Apatite in pale bluish crystals	Garnet	Magnetic iron
Asbestos	Hornblende	Serpentine

Woodbury

Rocks

Granitic gneiss, albitic, micaceous
 Hornblende slate
 Porphyritic gneiss, feldspathic, small grained
 Quartz mica slate

Minerals

Epidote	Prehnite
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WINDHAM COUNTY

Brooklyn

Rocks

Gneissoid granite, porphyritic, contains epidote

Minerals

Epidote	Iron pyrite
Garnet	Magnetic iron

Canterbury

Rocks

Minerals

Feldspar
 Garnet
 Scapolite

Chaplin

Rocks

Gneissoid granite
 Mica schist

Minerals

Albite
 Kyanite
 Pyrite

Eastford

Rocks

Granite feldspathic with iron
 pyrites, shows its junction
 with gneiss

Minerals

Galena
 Kyanite
 Plumbago
 Traces of silver

Hampton

Rocks

Feldspar granite (eurite) con-
 tains garnet

Minerals

Epidote
 Kyanite
 Pyrite

Killingly

Rocks

Gneissoid granite, feldspathic, black mica in small patches
 Granite, feldspathic with iron pyrites, shows its junction with gneiss
 Mica slate, shows a double cleavage, surface wavy and fibrous
 Porphyritic gneiss, feldspar red
 Sand, fine white

Minerals

Chlorite	Epidote	Specular iron	Quartz crystals
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Plainfield**Rocks**

Epidotic gneiss, contains iron
pyrites and chlorite
Granitic gneiss, feldspathic, red-
dish gray, stratification even

Minerals

Epidote
Pyroxene

Putnam**Rocks**

Granite
Gneiss
Mica schist

Minerals

Epidote
Iron pyrite

Scotland**Rocks**

Gneiss, quartz, fine grained, texture close. Mica slate

Thompson**Rocks**

Gneissoid granite, albitic, fine grained, also, hornblendic with epidote]
Granitic gneiss, albitic, shistose, mica in broad patches
Quartz, brecciated

Minerals

Albite

Garnet pyrope

Limonite

Windham**Rocks**

Gneiss, albitic, also, quartz,
fine grained, texture close
Mica slate, quartz seam in
granitic gneiss (Willimantic)

Minerals

Monazite
Repidolite
Topaz

Woodstock**Rocks**

Bog iron ore, contains siliceous
sinter
Porphyritic gneiss, feldspathic,
large grained
Quartz mica slate

Minerals

Feldspar
Limonite

MIDDLESEX COUNTY**Middletown****Rocks**

Granite, large grained, cleavages striated and smooth. It forms powerful
veins in gneiss
Granitic gneiss, albitic
Mica slate, plumbaginous, approaches argillite
Sandstone conglomerate (red)

Minerals

Albite
Apatite
Beryl
Blende
Calcite
Columbite
Copper pyrites

Feldspar
Fluorite
Garnet
Galena
Iron pyrites
Lepidolite
Mica

Pitchblende
Prehnite
Quartz
Topaz
Tourmaline, green and red
Uranite
Yellow uranium ochre

Haddam**Rocks**

Granite, talcy, albitic, also, graphitic granite
Granitic gneiss, albitic, texture loose
Gneissoid granite, albitic
Greenstone trap

Minerals

Adularia
Albite
Allanite
Anthrophyllite
Apatite
Automolite
Beryl
Bismuth
Bismuth ochre
Bismutite

Bucholzite
Chlorophyllite
Chrysoberyl
Columbite
Epidote
Feldspar]
Garnet
Iligoclase]
Iolite]

Iron pyrites, white and
yellow
Magnetic iron
Marcasite
Mica
Molybdenite
Opal
Prismatic quartz
Tourmaline
Zircon

Chatham

Rocks

Gneissoid granite, feldspathic, sub-porphyrific, contains epidote
 Granite, albitic, white, with small patches of white mica
 Red sandstone (Freestone)
 Sandstone conglomerate

Minerals

Beryl
 Blende
 Chathamite

Chloanthite
 Copper Nickel
 Mispickel, Scorodite, Smaltite

Chester

Rocks

Gneissoid granite

Minerals

Bucholzite
 Epidote

Monazite
 Sillimanite

Zircon

Durham

Rocks

Aluminous marl
 Bituminous limestone, slaty
 Bituminous slate, contains ich-
 thyolites belonging to the
 family of lepidoides

Clayey marl
 Greenstone trap, feldspathic,
 amygdaloidal with dolomite
 Sandstone slate, marly

Minerals

East Haddam

Rocks

Gneissoid granite, albitic, tex-
 ture close

Minerals

Nearly the same as Haddam

Essex

Rocks

Gneissoid granite

Minerals

Molybdenite

Killingworth

Rocks

Minerals

Allanite

Middlefield

Rocks

Minerals

Chlorite
 Datolite

Portland

Rocks

Quartz, rose and smoky Red
 Sandstone

Minerals

Apatite
 Arragonite
 Columbite

Saybrook

Rocks

Gneiss

Minerals

Plumbago
 Molybdenite
 Stilbite

Westbrook

Rocks

Banded gneiss

TOLLAND COUNTY

Tolland

Rocks

Gneiss
 Granite

Minerals

Massive pyrites
 Staurolite

Andover

Rocks

Greenstone trap

Minerals

Bolton

Rocks

Feldspar granite, stained by carbonate of copper
 Gneissoid granite, albitic, fine grained, forms narrow veins in mica slate
 Gneiss, albitic with garnet embraced in mica slate
 Granite, a tortuous layer in mica slate
 Granular limestone

Minerals		
Copper pyrites	Kyanite	Staurolite
Feldspar	Scapolite	
Coventry		
Rocks	Minerals	
Gneissoid granite	Kyanite	
Ellington		
Rocks	Minerals	
Sienite or hornblendic gneiss		
Hebron		
Rocks	Minerals	
Granite, albitic, grayish white		
Greenstone trap		
Siliceous loam, fine		
Mansfield		
Rocks	Minerals	
Gneissoid granite, albitic, micaceous		
Somers		
Rocks	Minerals	
Granitic gneiss, albitic, shistose	Hornblende	
Talcose slate, dark green and	Talc	
hornblende	Tourmaline	
Stafford		
Rocks		
Hornblendic rock, contains rounded grains of quartz		
Mica slate, contains garnet		
Minerals		
Alum	Garnet	Staurolite
Bucholzite	Massive pyrites	Tourmaline
Copperas	Pyroxene	
Union		
Rocks	Minerals	
Gneiss, micaceous, pyritiferous	Albite	
	Epidote	
Vernon		
Rocks	Minerals	
Gneiss, albitic with garnet	Arragonite	
Mica slate containing garnet,	Calcareous spar	
surface wavy	Garnet	
	Plumbago	
	Pyroxene	

EDUCATION AND EVOLUTION

OR

THE BASIS OF A UNIVERSAL CURRICULUM

(OUTLINE OF A FORTHCOMING BOOK)

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[Read before the high school section of the State Teacher's Association, New Haven, October 18th. Published by vote of the section with a view to its adoption as the basis of a uniform curriculum for secondary schools.]

The earliest question that calls for consideration in the discussion of educational problems, is necessarily that of the *object* of education. Modern evolutionary thought consistently declares this to be the establishment of harmonic relations between the individual and his environment. This statement aside from its indefiniteness is perhaps faultless. But a particular interpretation of it has gained much currency, which I cannot but regard as essentially wrong, inasmuch as it carries with it the implied endorsement of all that is questionable in the competitive aspect of our civilization and in the demoralizing conflict of individualism as opposed to the oncoming doctrine of the future, that of human solidarity and social coöperation.

I cannot admit, without much qualification, that the object of education should be to arm the individual mind with power. The progress of our physical civilization has been constantly attended by a substitution of mechanical leverage for muscular strength; and mental progress has been as constantly attended by a substitution of mental leverage in the form of intellectual appliance and formulæ. The Edisons and the Teslas have not revolutionized electrical science because their brains were larger or stronger than others, but because they learned the facts about electricity and were therefore able to use them as instruments in the solution of electrical problems.

Great strength, either of muscle or of brain, is undoubtedly pathological in its character, and exists at the expense of life-force and longevity. Why, then, should not the educational problem of our age, like the industrial problem, be economic in character, and seek the discovery of such appliances as may render possible the solution of life's problems with a minimum of psychic energy.

We cannot greatly increase the psychic energy or brain power of our age. The politic thing for us to attempt to do by means of education, is to make a given amount of brain energy go as far as possible in the accomplishment of life's work and the solution of life's problems.

I am compelled to assent to the view so ably advocated by Mr. Kidd in his "Social Evolution," that our own age is not superior in real brain power, to some of the ages we count as heathen, but the accumulating instrumentalities of mode and formula through the centuries have clothed our age with a glory that is not our own. When we boast of the glory of our age we should discriminate between brain power and fortunate appliance. Without the machinery of notation we could no more count than the lowest savages. Our ability to solve profound problems depends almost wholly upon the scientific and mathematical formulæ in our possession, and these are the legacy of the ages with which we so proudly contrast our own. It is true that these instrumentalities are now more rapidly multiplying and extending than ever be-

fore, just as tools always rapidly multiply after the first ones are secured. Tools are made with tools, and formulæ with formulæ.

These two views concerning the *object* of education have given rise to two corresponding views concerning the *character* of education. Those who hold that the chief object of education is to increase the brain power of the individual, will naturally look upon education as mental gymnastics and hold that it should impart discipline rather than information. They will be partial to the so-called culture studies and indifferent to the information studies. The advocates of the second view, that education should arm the individual with intellectual appliances rather than with great strength, will, of course, regard the information studies as all-important. We are thus brought face to face with the question of the relative merits of these two principles in education—discipline and information, culture and knowledge. It seems obvious that all discipline must in the nature of things consist wholly in the establishment of relations among the facts of information. All true information carries with it the connection and classification of the facts. Hence there can be no true information that is not at the same time discipline. In the language of Mr. Bain, "The thorough knowledge of every subject implicates everything that leads up to it, as well as everything that can throw side lights upon it."

According to this author, information becomes discipline to the extent that it is embodied in a system or scheme.

By virtue of the interrelation of facts, a knowledge of which is implied in the proper knowledge of the facts, all true information arms the mind with a new leverage with which to attack the problems of life. I claim, therefore, that the true measure of education is knowledge of facts and the concomitant ability to systematize and interpret the facts.

But if it is true that education should consist chiefly in a systematic accumulation of facts with a view to their instrumental use, it becomes supremely important that a right selection of facts should be made for educational purposes. If education should seek to establish the completest harmony between the mind and its environment, we must recognize as a part of that environment the social and industrial peculiarities of the age in which we live. Harmonious relations with the environing social forces of a century ago would be discordant relations to-day. A century ago the avenues of success were comparatively unguarded, but to-day one cannot enter those avenues without breaking through the breastworks of a competitive warfare fiercer than any in the annals of history; a warfare that can no longer be successfully waged by him who can boast only of great strength, whether of muscle or of brain, for it is a warfare into whose service has been pressed the steam and lightning of modern science; a warfare that every hour swells with reinforcements made terrible in the midnight drill of the university; a warfare that blocks the streets of great cities, and transforms the market place into a battlefield on which men lose their reason and their souls. This is not the place in which to consider the ethics or the prophecy of this state of things, but in this connection we may note the words of Dr. De Garmo, quoted from his recent work entitled, "Herbart and the Herbartians," "Unless the thinking forces of this country are turned from the subordinated ideals of the past to the vital ones of the present, hunger and economic servitude will cause the masses to change evolution into revolution as they have done before, when those who should have been their leaders become their masters."

Such is the social and industrial environment into harmony with which the education of our age must seek to place the rising generation. This is an age of scientific achievement. Our civilization itself is one stupendous achievement of science.

In answer to the question, then, what kind of facts should constitute the chief part of the education of the general public, I would say, the

facts most closely woven into the texture of our civilization, the facts of science and of rational philosophy.

Perhaps the most distinguishing feature of our age, and the one that may be remotely responsible, to some extent, for the triumphant career of science, is the peculiar trend that has been given to popular thought by the evolution philosophy; a philosophy that has driven from the field of human thought the goblins of superstition and fear, and made men bold and free. With this sublime doctrine, "the thoughts of men are widening with the process of the suns."

It is worth our while to inquire what bearing this world-transforming doctrine should have upon the subject of education. Indeed, it is in this connection that I must make my boldest claim. Under this head I shall introduce a principle that lies at the foundation of all that I have to say on the subject of education, and from which any other principles that I may present naturally follow as corollaries. That principle is simply that of the sequence of phenomena—in short, the law of evolution. The study of history in the chronological order of events is the type of what I apprehend all study should be. It is the type toward which the profoundest study of our age is tending. Science talks glibly of the "life-histories" of things from cells to solar systems. All study of language I would make comparative philology, and even this I would study in the sequential order of the unfolding of its subject matter through the ages.

There is, I believe, in the human mind a subtle and unconscious sympathy with the general order of things, so that if the kingdoms of nature and the works of man are studied in the order of their first appearance in the programme of evolution, the knowledge thus obtained will spontaneously organize and unify within the mind. If the mind is the evolutionary product of its environing forces, the order of development of those forces would naturally have stamped itself upon the character of the product and thus placed it *en rapport* with universal chronology.

But aside from this subtle sympathy of the mind, there is a more tangible argument in favor of the evolutionary order of study. It cannot be denied that in every process involving causation each step foreshadows and suggests the next. We study history in chronological order that we may learn how one event led to another. Why should we not study astronomy in the same way, beginning with nebulae instead of finished planets. Botany and zoölogy have recently been rationalized in this respect, but as these sciences are only sections of the one science of the universe, why should not the sections be studied in their order?

All admit that a nation's life should be studied chronologically. By what logic then shall one say that two successive nations, like Greece and Rome, should not be studied in the same manner. And if the principle holds true of two successive nations it must hold true of the history of humanity, and if of the history of humanity why not of the history of the globe and all that it contains; and if of the history of the globe, why not of the history of the universe? But the history of the universe, as we shall see further on, is disclosed by the partial revelations of a series of typical sciences in a definite order.

Suppose, for a moment, that one is studying the several sciences for the sole purpose of understanding the doctrine of evolution. He studies botany and zoölogy for no other purpose than to enable him to read understandingly the literature of evolution. Of course, no one will deny that under such circumstances a great advantage would attend the study of the natural kingdoms in the order of their evolution. Indeed, no progress could be made by any other method. This is self-evident, since, according to the supposition, the order of evolution would be the very object of his study. Now the question arises, to what extent is this *supposed* object the *real* one in the study of nature? My claim is that the evolution philosophy has become so closely woven into the web of

modern life and thought that the first and fundamental purpose in the study of any science is to ascertain the mode and order of the evolution of its subject matter. Chemistry has come to be largely a science of the "origin of the elements," while astronomy has developed into a connected dissertation on the "nebular origin of worlds." The inorganic sciences, like the organic, have thus caught the contagion of the new philosophy, and we now behold atoms, worlds, birds, and men engaged in the mortal combat of "natural selection," which alone conditions progress. As time goes on this allegiance of the sciences to the evolution philosophy will undoubtedly become closer and closer until at last all other purposes in the general study of science will sink into relative insignificance. Whatever may be our individual views in the matter, the fact remains that this philosophy of evolution has inundated the high lands of thought and swells in shoreless majesty above the sinking islands of myth and superstition.

Let us not lament this attitude of science, but remember that in this attitude alone she has bestowed upon man her choicest legacy. Astronomy and meteorology have yielded their highest service to humanity, not in their practical applications, but in releasing the intellect of man from the hypnotic bondage of demonology and superstition. Intellectual progress can take place only in the calm atmosphere of fearless freedom. So long as an eclipse of the sun or moon was the shadow of a dragon, and the thunder the hoarse voice of an angry god, our trembling ancestors could only flee from the wrath they feared, each like

"An infant crying in the night,
An infant crying for the light,
And with no language but a cry."

The true philosophical conception of the universe and of its government has been the instrumentality by which humanity has been lifted from below the brute. All this has been accomplished by slowly learning the modes by which things originated, and shall we believe that this, the divinest ministry of science, is to cease now? If the evolutionary study of nature has borne such fruit in the past is it not rational for us to insist on its continued evolutionary study?

He who now teaches the organic sciences without at the same time teaching organic evolution is either criminal or idiotic. But no progress can be made in the comprehension of organic evolution by studying these sciences backwards from man to amoeba any more than progress can be made in American history by studying it backwards from the last presidential election to the landing of the pilgrims. If this latter statement be true, and if it be also true that the sciences are dealing more and more with the evolutionary aspects of their subject matter, the conclusion that the sciences should be taught in the order of evolution seems irrefutable.

The whole question would thus seem to turn upon the admission of these two premises. Now if their *full* truth be not admitted, their partial truth at least cannot reasonably be denied. Concerning the first premise, that the law of evolution can be understood only by a study of phenomena in the *order* of evolution, surely no one will deny that it can be *better* understood by such study than by any other. It is certainly less difficult to trace a process in the order of its development as a whole, than it is to trace it in unrelated sections and then to fit these sections together into a whole. The study of evolution is by definition the study of things in the order of development, and hence cannot even be studied, much less understood, by any other process.

Concerning the second premise, that there is a growing tendency to treat the sciences in the light of evolution, we have only to appeal to facts patent to all. Within a few years nearly all the text-books of botany and zoölogy have been reversed in their order of treatment and put into the recognized order of organic evolution, and so far as the bearing of the sciences upon evolution is concerned, these two are the leading ones.

They cover the whole field of organic evolution in which the interest of the whole doctrine centers. If these two sciences have been rewritten for the express purpose of teaching the children the phenomena of the organic kingdoms in the order of evolution, how can my second premise be questioned, that the sciences are dealing more and more with the evolution of their subject matter. But the tendency is not even confined to the organic sciences. The recent text-books of astronomy begin with the nebulae and trace the process of world formation, ending with the finished systems.

Now if the text-books of the great type sciences of nature, from which alone the rising generation must learn these sciences, have been reversed in their order of treatment with special reference to the law of evolution, does it not necessarily follow that a knowledge of that law would facilitate an understanding of the inter-relations of the phenomena treated? It is self-evident that in order to understand the relations of things we must understand the law by which they are related; and if in the leading text-books things have been related according to the law of evolution it follows that we must understand that law in order to properly understand the text-books.

We may rest assured that this recent reversal of the order of treatment in the text-books of science is not a matter of whim or caprice. The conservatism of school boards, and of the general public prevents the introduction of unfounded speculation into our school books. Surely the expense of rewriting the sciences of botany and zoölogy would never have been incurred had there been no obvious educational advantage in the change. But what advantage could result from teaching these two great *sections* of the universe in the order of evolution that would not result from teaching the *whole* universe in that order.

There is a definite order of thought manifestation in nature, and this is necessarily disclosed by the order of evolution. The law of evolution is the path of God across the ocean of eternity. It is the phosphorescent wake that marks His shining track, and we may safely infer that the currents of creative energy flow in channels of least resistance.

The practical application of this principle to education obviously requires the determination of the exact steps of evolution, and also the recognition of the fact that those steps are the same in all types of evolution. This latter fact is the least known aspect of the doctrine and yet it is by far the most significant. The course of all development follows one invariable formula, consisting of a certain number of definite steps or stages. It matters not whether the development be that of the whole universe or of a nation; of the vegetable kingdom or of the Christian religion; of an animal species or of a family of languages; of a human thought or of the literature of the ages. The birth, growth, and maturity of every subject of thought exemplifies in the same invariable order, a definite number of stages possessing the same characteristics. These stages may be approximately defined as follows:

First stage.—Diffusion of the undifferentiated constituent units.

Second stage.—Differentiation and condensation of the units.

Third stage.—Self-division of the aggregate of units.

Fourth stage.—Establishment of equilibrium among the divisions of the aggregate (equilibration).

Fifth stage.—Selective decomposition with consequent accumulation of selected parts.

Sixth stage.—Structural relation with interaction of parts resulting in the coördination of parts.

Seventh stage.—Unification of parts.

Those who are familiar with the writings of Herbert Spencer and other exponents of the evolution philosophy will recall the treatment of essentially the same stages, minus the systematic arrangement I have given to them. The fifth stage to which I have given the name *select-*

tive decomposition, Mr. Spencer treats under the title of "segregation." The sixth and seventh stages which I have called *coördination* and *unification*, Mr. Spencer treats under the *one* title of "integration."

So it may be seen that I am not presenting anything unwarrantably new, although I may give to these truths of modern philosophy a somewhat extended interpretation and application. In the light of the meaning here given to them let us see if we can form a defensible opinion as to the cosmic order of the sciences. I shall consider only what may be called the type sciences, those that find their subject matter in those great types of phenomena into which universal phenomena spontaneously divide.

The first type science in the cosmic scale should, of course, treat of the first kingdom of nature, and this kingdom should exemplify the first stage of evolution — *diffusion of undifferentiated units*. We are thus driven to the assumption that the first kingdom of nature is that of the all-embracing ether, as the primordial material out of which the worlds were made.

The idea of a universally diffused inter-stellar ether as world-stuff seems to be one of the oldest and most persistent in the history of thought. It was the central conception of the Greek atomists. It is one of the few conceptions that does not become tainted with childish superstition when carried back into the region of ancient thought. It is a necessity of consistent philosophy, and hence is common to that which is true in the philosophies of all ages. The doctrine was strongly held by Newton, from whose writings the following is quoted: "Perhaps the whole frame of nature may be nothing but various contextures of some certain ethereal spirits or vapors, condensed, as it were, by precipitation, much after the same manner that vapors are condensed into water, or exhalations into grosser substances, . . . thus, perhaps, may all things be originated from the ether."

In the third book of his *Principia*, written twelve years later, Newton reaffirmed his belief in this hypothesis with additional arguments.

A new impetus has of late been given to the doctrine that the ultimate world-material is the ether by the investigations of such men as Crookes, Lodge, Dolbar, Tait, Stewart, and others among the profoundest thinkers of our age. Alexander Winchell, in his "World Life," says: "But one system of matter pervades the immense spaces of the visible universe; and it is a dream of physical philosophy that all the recognized chemical elements will one day be found but modifications of a single material element. When this dream is realized we shall behold the amazing phenomenon of a universe with its numberless forms, conditions, and aspects, built out of a single substance."

This primordial kingdom of ether, according to the scheme here presented, should, of course, be studied first in order, and in the name of some science. But the ether has not thus far been studied in the name of a distinct science, although there is a marked tendency in this direction, as indicated by the mode of treatment accorded the subject in such recent works as Barker's *Physics*, in which the author devotes over five hundred pages to what he styles the "physics of the ether."

It seems only a matter of a short time when a distinct science of the ether will be differentiated from the science of physics, and will become as independent of physics proper as chemistry or astronomy. Perhaps a legitimate name for such a science would be "ethrology."

It may not at present be practicable to introduce into our school curricula this new science of ether on account of its unorganized and imperfect condition, in which case chemistry, which is *philosophically* the *second* science, *practically* becomes the *first*.

This concession to practicability, however, does not seem to me to be absolutely necessary. I am not at all certain that the fundamental facts

concerning the ether could not advantageously be taught even to little children. I believe it to be a profound error which claims that children give their spontaneous attention only to the obvious and immediate facts of their environment. There seems to be a wise provision in the constitution of their minds that makes them the willing recipients of the more mature and generalized knowledge of their elders. It is this that constitutes the chief factor in the educability of the human mind,—a quality that rapidly disappears if childhood is allowed to pass without utilizing it. This last fact is a significant one, and loudly proclaims the doctrine that the *hidden* phenomena of the universe should quickly be conveyed to the waiting mind of the child before its tender faith hardens into the incredulous attitude of sense rebellion.

The longer the human mind is permitted to dwell in the deceptive realm of sense without having its first inevitably false impressions corrected by an appeal to the reality of the unseen, the more does it tend to become fixed in that pitiful impotency. The uneducated adult mind instinctively rebels against the atomic theory of matter for the reason that through the developing periods of its life it has thought only in terms of visible mass. We are now considering, I believe, one of the most momentous problems connected with the whole philosophy of education, that which pertains to the use that should be made of the heyday of childhood's educability, that critical hour of life's morning when the child spontaneously turns from the wearisome facts of his visible environment, and at his mother's knee stretches forth the tender prehensiles of faith into the dark mysteries of being, and probes the universe with questions which the seer and the philosopher dare not ask.

Chemistry, the second science, began at the point where uni-elemental matter emerged. The fundamental function of chemical affinity is to differentiate and condense matter. The most typical product of chemism in the cosmos is thus the variety that characterizes material substances. The wide difference in the character of the chemical elements represents the result of the first and typical act of cosmic differentiation.

The forces of astronomy took up the work of evolution where those of chemistry left it. Although chemical activity did not, of course, cease at this point, yet as an evolutionary agency it may be said to have closed its significant work with the production of those great nebulae which constitute the material with which astronomy begins. Astronomy is, therefore, the third science in the ascending scale. As such it should embody the third principle of evolution—self division of the aggregate.

This principle could not be more beautifully or forcibly exemplified than by the evolutionary aspects of astronomical phenomena, which consist primarily in the self division of nebulae into stars and of stars into planets and of planets into satellites.

We come next to a transitional science which marks a turning point in nature. The chasm must be bridged between the living and the not living. That which seems to stand upon the meeting ground of life and death in nature, is the crystal. The earth is made of crystals as the animal is made of cells. Geology, or world physics, conceived as the science of the crystal kingdom in its broadest sense, thus seems to hold a transitional place between a trinity of inorganic and a trinity of organic sciences. Ether-cosmogony, chemistry, and astronomy on the one hand and botany, zoölogy, and sociology on the other hand.

But how did the phenomena of geology bridge the chasm between the living and the not living? Without discussing the question of the origin of life on the earth, we know that it first appeared in the vegetable kingdom; and that the soil essential to the life of vegetation is made of broken down and decayed crystal. There is something significant in this. Out of the death of the crystal comes the life of the vegetable

just as out of the death of the vegetable comes the life of the animal. There is a strong conviction in many minds that the forces of crystallization are in some way allied to those of life. Mr. Tyndall says: "From the process of crystallization you may pass by almost imperceptible gradations to the lowest vegetable organisms, and from these through higher ones to the highest." Mr. Tyndall evidently believed that the line leading up to vegetable life in some way leads through crystallization. Now the influences that caused the breaking down and decay of the crystalline rocks out of which the soil was made were obviously the forces recognized in dynamical geology, and these are as obviously the forces that fall within the sphere of physics on a world scale. Geology illustrated in the laboratory would be pure physics, while physics on a world scale would be geology.

As the fourth science, geology should exhibit the fourth principle, *equilibration*. If geology is essentially identical with physics, it becomes the science of the transformation and transference of terrestrial energy. Now it is plain that energy cannot be transformed or transferred without thereby falling from a state of unstable towards a state of stable equilibrium. Geology is, therefore, the science of equilibration, and thus it not only finds its place as the fourth science in the scale, but inasmuch as it is the science of the crystal kingdom, which is probably the kingdom of incipient life, it evidently performs in a very important sense a transitional function in bridging the chasm between the living and the not living. It thus brings us to the second or organic trinity of sciences — botany, zoölogy, and sociology. The evolutionary, hence logical, order of these three organic or biological sciences is too obvious to require comment. They exemplify in that order the last three stages of evolution — selective decomposition, coördinated interaction of parts, and the unification of parts. The vegetable kingdom is made up of materials which it *selects* from *decomposed* carbon-dioxide and earthy matters. Selective decomposition is thus the essential principle of vegetal life. The animal kingdom is as obviously the embodiment of the sixth principle — the coördinated interaction of parts. The animal kingdom represents the first appearance in nature of true mechanism, in which the contiguous parts of a connected whole move with reference to each other. The last and highest stage of evolution is exhibited in the social kingdom in which the parts do not act the one upon the other through the law of mechanical compulsion, but in which their movements are unified in direction and purpose through the law of love. Unification is the law of love, for love unifies the interests of men and is that dynamic social agent whose product is the social kingdom itself.

If my analysis has revealed the true cosmic order of the sciences, we have the following scale: Ether-cosmogony, chemistry, astronomy, geology, botany, zoölogy, and sociology. This is evolution's diatonic scale, and to the music of its rising notes slowly woke the kingdoms out of chaos. In the order of those rising notes we may best rethink the thought of God.

The natural order of unscientific thought is undoubtedly backward from immediate environment toward the origin of things. This is the necessary result of the absence of data. Herein lies the distinction between scientific and unscientific knowledge. Science is not only classified but chronological knowledge. The unscientific intellect like the unregenerate heart requires to be converted to the divine order of procedure. Science in reversing the order of human thought thus performs for the intellect of man a function analogous to that which Christianity performs for his moral nature.

Why is modern science so modern? Why does the scientific achievement of humanity lie almost within the memory of living men? Simply because man was so tardy in getting back to the starting point.

But now that the human race has got back to the proximate origin of things, why should not the child be permitted to start from the new vantage ground? Why should he be compelled to retrace for himself that weary path and thus rehearse the intellectual martyrdom of man? Why should his interest be sacrificed upon the altar of that foolish theory, that because embryology discloses a foetal rehearsal of race history the child should therefore be taught the myths of savagery and spend his life struggling out of the fetters of falsehood?

It is the business of each succeeding generation to communicate as quickly as possible all the knowledge it possesses in order that the recipient may use it as intellectual capital in the accumulation of further knowledge. The child's intellectual discipline should come, not in the act of acquiring the capital but in the use he is required to make of it after receiving it. This I believe to be a vital though unrecognized distinction.

Concerning the several branches of mathematics, there seem to be defensible reasons for regarding them merely as so many modes of investigation in the type sciences, and not as sciences in themselves. All the physical and natural sciences are becoming more and more quantitative in their methods. Measurement is now the grand ultimatum in all the sciences, even the biological. This would seem to suggest that the sciences are ultimately to be wedded to the mathematical branches.

It is a curious and significant fact that the several branches when arranged in a certain order seem to sustain a peculiar correspondential relation to the type sciences. This I have regarded as a sufficient reason for teaching them in that order and in connection with those sciences.

That which I conceive to be nature's order of the mathematical branches is the following: Arithmetic, geometry, trigonometry, mechanics, algebra, analytics, calculus.

I am, of course, aware of the objection that may be urged against the study of trigonometry and mechanics before algebra. In reply to this objection I would say, in the first place, that it is a cardinal feature of the scheme that the series of sciences and mathematical branches should be studied through *repeatedly*, and that the first time only the merest rudiments should be learned, the chief object being to gain some sort of preliminary notion of the field covered by mathematics and of the kinds of problems solved by the different branches.

Until one has in some sense comprehended the meaning of a subject in its entirety, there is a blinding, stifling mystery about it that not only prevents the mastery of its details, but actually tends to paralyze the intellectual powers. A rapid survey giving a bird's-eye view of the whole, is thus an indispensable prerequisite to the perfect comprehension and mastery of any subject. The successive study of the scale of sciences and mathematical branches as a constituent part of the method advocated meets that demand in the most systematic and perfect manner possible. Even though the child the first time he studies the series is not able even to define the higher branches of mathematics, he can at least form some vague notion of the nature of the problems to which they are applied, and will thus gain a vantage ground that will enlarge his view as he returns again to his arithmetic. He will be the better prepared the second time to appreciate the help of algebra in the study of mechanics and trigonometry, from having tried to study them the first time without such help.

The ordinary student usually studies algebra a year or two before he wakes up to any realizing sense of what it is all about. But by the order of study here suggested, no time would be lost in acclimating his mind to a new atmosphere, for no branch would be taken up till the study of a preceding branch had suggested the urgent need of it, and

thus prepared the mind of the student for the fullest appreciation of it as an instrument of further investigation. In this way the student would be led up to an apparently insurmountable difficulty, when, just at that moment light would be made to appear in the name of a new science or branch of study.

Again, the element of time is essential to the mastery of any subject. In order that the effects of education may be inwrought and permanent, there must take place simultaneously with the education a certain amount of nervous change. This nervous change cannot be hastened beyond a limited extent by intensity of study, but requires time. And yet there are serious objections to a long and uninterrupted study of one subject or set of subjects, by the young child. In the first place, it is liable to so weary and disgust him, that he will fail to derive any educational value from it. Or should he chance slightly to excel in the given branch, his proficiency may serve to delude him and his parents into the belief that he possesses an inborn aptitude for that subject, when a brief trial at a great variety of subjects might reveal results quite the reverse. At any rate, a continued application to one branch through a period long enough to master it, cannot fail to warp and unbalance a child's mind. This is the reason why most educated people are one-sided in their pedagogical views. They are unbalanced in favor of those branches to which they first devoted long periods of time. How could it be otherwise? How could a child devote four or five years to the study of Latin without acquiring a disproportionate estimate of the importance of Latin?

What, then, shall be done? If the element of time is so essential to the mastery of a subject, and at the same time such dangers attend the long continued application to it, what is the way out of the dilemma? I answer, just the scheme I have outlined. Fortunately, the element of time may be made to count through intervals of suspended study, if the subjects are put into logical order and the intervals are properly timed. A brief study of chemistry, for instance, will so modify a child's mode of thought—enabling him to think into the interior structure of matter—that during a considerable period afterwards, nervous modification will continue to go on in his brain, with reference to his chemical thought. His brief study of chemistry thus not only prepares his mind to receive with the greatest advantage a second installment of chemical knowledge, but sets going a train of nervous development in his brain that causes the interval of time to count for chemistry, even while he may be studying astronomy. In this principle lies one of the chief advantages in the rapid and *repeated* survey of the several branches of mathematics.

But the profoundest reason for the *order* of the mathematical branches, I conceive to be the relation which they sustain to their corresponding type sciences, number for number. If the ether was the birthplace of cosmic units or atoms it was, at the same time, the birthplace of numerical relations. It is obvious that the first appearance of *discontinuity* in nature was the condition that rendered possible for the first time such relations. Previous to the existence of units or separate parts, all things were either continuous or non-existent. In either case numerical relations could not exist. There is thus a profound and cosmic relation between arithmetic and ether-cosmogony. Arithmetic was born with the first two atoms. Discontinuity was the primary principle of numerical relations, and the atomic or vortex units of the ether were nature's earliest concrete embodiment of that principle.

The relation of geometry, the second mathematical branch, to chemistry, the second type science, though at first thought less obvious, is yet no less striking when viewed in the light of the profoundest and most significant facts of chemical science. Modern chemistry is rapidly proving that the subtlest qualities of things must be sought in the principle

of molecular structure or form. Geometry is the science of *form*, and form makes its first significant appearance in nature in the compound molecule. The law of molecular form reigns supreme in the domain of organic chemistry. Isomerism is the shibboleth of modern chemistry, and that is purely a matter of molecular structure or form. Josiah P. Cooke, late professor of chemistry in Harvard University, in his work entitled "The New Chemistry," says: "In the old chemistry the question of how the elementary substances were united in a compound was hardly raised, much less answered; but now the manner in which the atoms are grouped together in the molecule has become an all-important question. . . . Moreover, it appears that the qualities and chemical relations of a compound are determined fully as much by the structure of its molecules as by the nature of the atoms of which the molecules consist." The importance which attaches to the subject of molecular structure in the estimation of Mr. Cooke is indicated by the fact that he devotes to it about seventy pages in the work from which I have quoted.

It is no longer possible to meet the demands of chemical analysis by studying the mere composition of substances. The odor of apples and the disgusting smell of rancid butter come from substances that are composed of the same elements united in the same arithmetical proportion. The qualities of these widely different substances depend not upon the *arithmetic* of their composition, but upon the *geometry* of their molecular structure.

The author already quoted still further says: "It has been found possible, in a very large number of instances, to determine the manner in which the atoms are grouped in the respective molecules, and thus to show what the variations of structure are which determine the difference of qualities in these isomeric bodies."

Dr. Paul Carus says, in his "Fundamental Problems": "The combination of the ether-monads into elementary atoms, I take to be comparable to the process of crystallization of minerals. Certain it is that it must take place according to mathematical laws. The atom must have a regular, perhaps a crystal-like, shape. It must form a geometrical figure, consisting of two or more monads." Further on the same author says: "Perhaps, if we had a sufficiently powerful lens we could arithmetically compute and geometrically demonstrate why the atomic weight of sodium, for example, is exactly 23, why at the same time an element of one or a few units weight, more or less, cannot exist, and why the periodicity of the atomic weights cannot be otherwise. Perhaps such a *demonstratio ad oculos* of the fundamental chemical law would be as simple as to show that the tetrahedron has four, the octahedron eight, the tetrahexahedron twenty-four equal faces of equilateral triangles, that the cubes' faces are squares and those of the dodecahedron pentagons."

It cannot be too strongly insisted that the correspondencies I am considering pertain *only to the first appearance* of the given properties. Geometry corresponds to chemistry not because the molecule is the *only* geometrical thing in nature, but because it is the *first*.

It may be true at the present time that arithmetic bears a more *practical* relation to chemistry than does geometry, for the reason that chemistry has not yet fully reached the geometrical stage of development. In other words, it has not yet reached *its own natural basis*. But, judging from the buoyant hopefulness of the chemists themselves, we may safely assume that the science and philosophy of chemistry are on the eve of a revolutionizing generalization, and when this comes it will bring with it a *geometrical* chemistry in place of the merely *arithmetical* chemistry that we now have. In the meantime a truly philosophical system of classification can find no place for compromise or time-serving. Let us then teach geometry and chemistry together, in

anticipation of the right relations that future investigation is sure to establish.

The relation of trigonometry, the third mathematical branch, to astronomy, the third type science, requires little comment beyond a reference to the historical fact that trigonometry was developed in the interest of astronomy; and to the obvious fact that astronomy is little more than applied trigonometry. The distinguishing philosophical characteristic of trigonometry is the fact that it considers the spatial relations of widely dissevered portions of matter, with no intervening bond of interest, while geometry considers the spatial relations of matter in its continuity. Trigonometry is essentially a *distance* or *empty space* measuring science. This attribute evidently matches it with that science which exemplifies the principle of *self-division*. The advantage in studying trigonometry in connection with astronomy is evident.

The relation between theoretical mechanics, the fourth mathematical branch, and geology, the fourth type science, becomes obvious to the extent to which geology takes the meaning of physics, for the relation between physics and mechanics is so close that the latter is often regarded as a part of physics. The essential identity of geology and physics on a world scale has already been shown.

Algebra, the fifth mathematical branch, and botany, the fifth science, are related more obscurely, perhaps, but not less profoundly. Unless we go more deeply into the metaphysics of the subject, however, than would be appropriate here, the tie that unites algebra and botany must be sought chiefly in the *common psychic attitude* which the two subjects induce. All the sciences deal with certainties till we reach botany, which ushers in the incalculable element of life. We encounter, for the first time, in botany an unknown quantity. The wizard mathematician of the sunbeam figures a moment with his golden pencil, on the green leaves of his tablet, and lo! life—the value of “*x*”—appears. The movements of most physical phenomena *may be followed through their entire course*, but the forces that issue in life cannot thus be followed. They can be seen only at the *beginning and end* of the process, and this is precisely the case with the factors that enter into algebraic operations. It is evident, then, that the study of botany ushers in a new type of experience in the child's life. A new mode of thought is here necessary, a mode of thought that deals with the product of unknown factors. Now this is the experience and the mode of thought required in the study of algebra. The new power can most quickly be developed by the simultaneous study of the two branches that first in the series demand it.

In analytics, the sixth mathematical branch, the principle of *motion* is introduced into the science of geometry, and the algebraic equation is used to coördinate or establish the relation of that motion to form. Now, in the last analysis, the phenomena of vitality are those of *motion coördinated with organic form*. Just as any manipulation of the algebraic equation used in analytics calls for a coördinated geometrical form, so any change in the mode of action of vital phenomena expresses itself in a modification of organic form, the character of animal movement is determined by organic form. The law of expression through changing form discloses the profound relation between the phenomena of animal life and the operations of analytics. The two are sufficiently analogous to throw the mind of the student unconsciously into similar psychological attitudes, which is all that is essential in order to secure an economic advantage in the simultaneous study of analytics and zoölogy.

The calculus, the seventh and highest branch of mathematics, is peculiarly adapted to represent the more complex operations of the forces in nature. It is the only instrument that affords the means of

measuring forces when each acts instantaneously and independently. We see here an analogy between the nature of the phenomena with which the calculus deals and the complex movements of social phenomena which result from the independent movements of the social units. Calculus, as defined by Herbert Spencer and others, is that mathematical branch which treats of the *relations of relations*, and hence it deals with *equations of equations*. Now, the method of estimating social movements in terms of individual motive and action is but the general method of the calculus. It involves the spirit without the formulæ. The study of sociology is the study of the relations of relations, and it seems evident that it would be a matter of economy for one to study at the same time that branch of mathematics which calls for the same kind of mental effort.

I have dwelt at length on the type sciences and mathematical branches for the reason that, when rightly viewed, there are no other subjects to consider. It must be borne in mind that each of the great cosmic sciences is to be subdivided and resubdivided till every subject of thought is brought within the diminishing brackets that stand against the members of this harmonic scale. The scheme thus furnishes a place for *literature, art*, and the *classics* as truly as for any of the sciences.

Although each principle of evolution is primarily manifested on a universal scale by its corresponding type science, yet the same series of principles is manifested over again on a fainter scale in the subdivision of each science. All the sciences, except, perhaps, the first, may easily be subdivided at least once, and when we know more about the ether we shall undoubtedly be able to treat it under appropriate subdivisions. It is not till we reach the biological trinity of sciences that the subdivisions become numerous and important. It is within the last two that nearly all the humanities, the literary, artistic, and æsthetic subjects of study find their places.

The first subdivision of each science treats of the nature and origin of its units. Thus, the first subdivision of chemistry discusses the origin of the elements. The first subdivision of astronomy deals with the nebular origin of the stars. Of geology, crystallography is the first treating of the units of world-structure. The first subdivisions of botany and zoölogy treat of the nature and origin of the vegetable and animal cells — the units of organic structure. The first subdivision of sociology is prehistoric archæology, which treats of the remote and doubtful origin of the human units which constitute the social kingdom. Thus, each science is ushered in with a subdivision which gives, in a certain sense, a survey of the whole, inasmuch as it deals with the undifferentiated material of its subject matter.

The second subdivision of each science treats of the differentiated units and of their modes of union. In chemistry it is that sub-branch which treats of the characteristic properties of the different elements. In sociology it is biography, which treats of the characteristic properties of the differentiated human units and of their modes of union. It is always through the influence of peculiar or differentiated individuals that social groups are formed. Humanity primarily masses around the nuclei of biographic influence, just as primeval matter masses around the atomic nuclei, and organic matter around cellular nuclei.

The third subdivision of each science treats of the process by which the mass of differentiated units breaks up into portions that become the new and larger units of further development. Thus, the third subdivision of astronomy treats of the process of "annulation," by which stars and planets are thrown off from larger masses of nebula, exemplifying in a most striking manner the principle of *self-division*.

The fourth subdivision of each science considers the process by which those new and larger units, developed in the preceding stage, are brought

into fixed and equilibrated relations with one another. In zoölogy the development of the osseous anatomy is an example. The formation of vascular and woody tissue in the vegetable kingdom is another example. Static structure, as distinguished from dynamic or mechanical structure, is the essence of the fourth principle of evolution. There is in each science an aspect of its subject matter which exhibits this principle.

The fifth subdivision of each science discloses the process by which the static stagnation of the fourth stage is broken up by a process of selective decomposition. Thus, in sociology the fourth branch is the science of customs, the fixing, stagnating nature of which is evident. This must be broken up, but it must be done by a slow selective process of decomposition. Now, it is a significant fact, to which history will testify, that the influence that normally breaks up the time-honored customs of the race is the impact of *economic law*. This accords with the teachings of Mr. Spencer, who shows us that the first organic institutions of society had their origin in custom, and that they were defensive or military in their character, and, moreover, that the next typical stage of development following the military was *industrial* in its character. In the order of evolution, then, political economy follows the science of customs. We may note the effect that economic law has recently produced on the ancient customs of Japan, and we may also refer to its effects in the southern portion of our country. Economic law exerts the same decomposing, destructive influence upon the crystalline structures of human customs that the law of vegetable life exerts upon the crystalline structure of the earth.

The sixth subdivision of the sciences treats of the processes by which the selections made in the preceding stage are co-ordinated and put into the relations of working mechanism. Dynamic structure, as opposed to static structure, is the essence of the principle. It is seen in its perfection in the interacting structural relations of the animal organism. But in the sixth division of the other kingdoms it should be seen, though less clearly. Civil government, in sociology, is an example. We speak of the "machinery of government," and the metaphor betrays the close relation between the principle of government and that of "co-ordinated interaction of parts," or dynamic structure. We find this sixth principle no less forcibly indicated in the sixth subdivision of geology, which is meteorology, treating of the earth, with its liquid and gaseous envelopes, as a working mechanism, a giant steam engine whose furnace is the sun, whose boiler is the ocean, and whose pipes are the cloud-paths and river beds. None can fail to see in this a sublime exemplification of the sixth principle of evolution.

The seventh branch of each science treats of the process by which the co-ordinated and structurally related parts are *made one*. This means the simultaneous effect of all their relations, and hence is the final product of their life history. The seventh branch of any science is thus necessarily the evolutionary history of its subject matter considered in its entirety. In geology, for instance, the seventh branch would be historical geology. In astronomy the seventh branch would deal with universal cosmic history, considering the stellar universe in its unity and entirety, whether finite or infinite. The seventh subdivision of sociology is religion and ethics. The unity of humanity is effected only through the product of ethical sentiment. Social phenomena are fundamentally ethical. The evolution of human society, then, is simply the ethical and religious history of humanity.

We hear much now-a-days about the unification co-ordination, correlation, concentration, etc., of studies. Freed from their vagueness, these words all have essentially the same import, and their recent appearance in the educational world simply registers a sudden rise in the intellectual barometer of the age. It just begins to dawn upon the intellectual vision of man that nature is not a collection of disjointed fragments, but

a living organism moving and breathing in organic unity, and that the several sciences are but so many aspects of the physiology of this one creature we call nature, and that

"All are but parts of one stupendous whole
Whose body nature is and God the soul."

In a deep well one sees only a patch of sky, but as he begins to climb out, the patch enlarges, and when he reaches the top his view is bounded by the horizon; and if then he steps into a balloon and rises above the well, the horizon not only broadens but into his dizzy brain there comes a strange enchanting revelation of unity as he gazes on the sublime oneness of a world picture. So it is in the realm of human intellect. For untold ages humanity has been climbing up the slimy rocks of superstition's well. We have reached the top, and have just stepped into the balloon of modern science, and lo! the meaning of nature's wholeness dawns upon us. Such is the origin and significance of this new educational conception. Its object is sublime, and yet almost nothing has been accomplished. The reason for the practical failure of so noble a theory is to be found, I believe, in the fact that the cosmic order of things has been di-regarded. Nature will not permit her truths to be correlated or unified except in the order she has marked their joints. Educators have forgotten that things must be differentiated before they can be unified. The child should first be taught the fundamental facts of the universe, in the names of the separate typical sciences, and then the knowledge of these sciences may be unified in his mind in the order in which nature unifies their subject-matter. Indeed, so closely are the deeper sympathies of the human soul connected with the thoughts of God, that if the typical sciences are studied in their natural order, the knowledge of them thus obtained will be self-unifying. It will spontaneously organize within the mind, into an all-embracing philosophy.

What is the secret of the wonderful and varied knowledge of such men as Goethe, Kant, and Spencer? Is it not to be found in the philosophic coördination of their knowledge? The scientific knowledge of Browning and Tennyson was regarded as something wonderful, and is it not a significant coincidence that these men were also recognized as the poetic interpreters of the modern philosophy of evolution?

The doctrine of formal culture assumes that the mental strength gained in one department of study may be transferred unimpaired to any other. I claim that knowledge may be thus transferred. This may seem a startling claim, but if the system of cosmic classification I have outlined is true, it follows as a corollary.

The relations that exist among the corresponding subdivisions of the sciences show how it is possible to imbibe the foundation principles of one science from the study of the principles exhibited in another. The typical processes in astronomical development are the same as those in social development. The process by which the nebulous masses of the cosmos were broken up into stars and planets and swung into their orbits, becomes that by which nebulous humanity was broken into race fragments and swung into the orbits of national life. Reduced to their lowest terms of generalization the type of energy involved in each process is susceptible of receiving the same name, *multicentral energy*.

A knowledge of natural selection learned in the vegetable or animal kingdom may be transferred to the social kingdom, and the fundamental principles of political economy immediately disclose themselves. Thus in the light of this great principle to know one thing properly is to know all things.

What studies, then, are essential in all courses? I answer, all the type sciences in their order, with their corresponding mathematical branches: ether-physics, and arithmetic; chemistry and geometry; astronomy and trigonometry; geology and mechanics; botany and algebra; zoölogy

and analytic; sociology and calculus. This series sums the works of God and man and there is nothing in heaven or earth besides.

The time to be given to each of these must be determined chiefly by its inherent difficulty, and the degree to which it may be subdivided. No branch can be omitted from a complete education.

The objection that the teachers cannot teach these subjects, should be allowed no weight. If present teachers cannot teach the things our age demands, let them give place to others who can. The public schools are for the pupils, not for the teachers.

Education in its very nature is repetitive. It largely consists in the formation of habits which can result from no other means than constant repetition. Just as a single lesson is best learned by repeated perusal, so the whole field of knowledge should be repeatedly surveyed in regular order. I would emphasize this as a fundamental principle. In this way the results secured by the first study of a given subject are unconsciously increased by a process of redigestion while the second perusal will be approached with a peculiar advantage which even a continued study of it through the interval would hardly have given. The mind enters upon the second study in possession of a large amount of related knowledge, and so starts from a higher vantage ground. The mind grows by reviewing and reconsidering its own conclusions in the light of new relations. I believe there is nothing more pernicious in our educational system than the practice of finishing a subject of study during a continuous and uninterrupted period. This principle has already been considered in its relation to the mathematical branches, but it has a wider bearing than was there indicated. It would secure to all education a completeness in kind regardless of extent. Those who leave school at the completion of the grammar grade should not be compelled to enter life's work with a small piece of a big education, but with the whole of a little education.

The great type studies, as already seen, are few in number, and can quickly be studied through in a superficial manner. The degree of education should consist in the depth to which the study of these is carried. Let the hierarchy be studied or talked about in simplest language in the kindergarten. In the next grade let the same subjects be studied a little more profoundly and systematically. In each succeeding grade let the same program be repeated with ever deepening study, taking up in sequential order the subdivisions of the type subjects.

This thought contains the essence of what I would say on the subject of electives in secondary schools, for if public education is to be uniform in kind, differing only in degree, there would seem to be no room for specialization below the college grade. This uniform education of the masses cannot be secured if the public schools are to permit the currents of educational energy to spread themselves out over the shallow delta of individual and childish caprice. Uniform public discipline can be obtained only by the wholesome restraint of such caprice. It is a mistaken notion that intellectual restraint is debilitating to the individual. On the other hand, there can be no true discipline without that persistent denial of impulse which prevents the erratic discharge of individual energy through unapproved channels. The forces of life are made cumulative only through restraint. There is a license of intellect as despicable as the license of passion.

The tendency in all evolution seems to be towards excessive differentiation. Things differentiate faster than they integrate, so that the primal condition of evolution becomes a hindering influence. In the evolution of human society individual differentiation takes place more rapidly than that social integration which alone can make the possession of society that of the individual.

When *intelligent* selection in developed humanity takes the place of blind *natural* selection in the brute world, nature, through habit,

still continues to supply an over-abundance of differentiation for a selection that has become more economic. Differentiation is desirable only because it furnishes the conditions of a higher integration. In itself it is an evil, a waste of energy, a centrifugal force preventing the integration of human thought and sympathy into that ethical organism which constitutes civilization. Our education should recognize this tendency to excessive individualism and restrain it by the enforcement of a uniform curriculum.

The fact that our physical civilization is based on the division of labor and the consequent necessity for one-sided knowledge and culture, makes it all the more imperative that each individual should have a certain foundation of general culture that should be constant.

Herbart says: "In the old and the uniform; in what always repeats itself during immeasurable centuries, with some progress, lies the nature of man." It is this deeper, and hence more uniform man, that calls for education at the hands of the state. Special and technical education are private functions. They exist at the behest of peculiar individual interests. They are not fundamental, and are not essential to the welfare of the race. But the larger education, which is a rightful function of government, should have for its object the general uplifting of humanity. Hence its curriculum should not be deformed with specialties, but should reach down into the fundamentals, where we all become alike.

If the evolutionary order of study be accepted as the basis of a curriculum, it furnishes a test by which we may determine with mathematical exactness the time when a given subject should be studied. That test is the degree of subdivision in which the subject is found. The place of literature is seen in the fact that it is a subdivision of art, while art is a subdivision of biography, which in turn is a subdivision of sociology.

Concerning the languages, as already stated, the scheme presupposes that they are to be studied only in the light of philology, of which the seven great families, the Oceanic, the Turanian, the African, the American Indian, the Semitic, the Chinese, and the Aryan, constitute the subdivisions. Philology is a branch of ethnology, and ethnology is a branch of sociology.

The classics are thus four places removed from the parent science, and cannot be reached at an early stage in the education of the child. It must not be forgotten, however, that the system presupposes the repetition of the entire science list in each grade. Hence the pupil, by the time he reaches the high school, may be quite far advanced in the subdivisions of the sciences. Philology may and should be reached in the high school, but the special study of the particular languages is one step removed from the outline study of philology.

Aside, however, from the difficulty of reaching the classics in order, during the secondary school period, there are other considerations that place me on the scientific side in the old debate. My contention is not that the classics should be banished from the sphere of education. On the other hand, the scheme assigns them their exact place and would be as incomplete without them as it would be without chemistry or astronomy. My chief reasons for opposing the study of the classics in the secondary schools are that I conceive them to be, by very nature, advanced studies, and that the expansive nature of scientific knowledge entitles the sciences to so large a place in the education of the general public that no time can be found for the classics without detriment to public interest. I make a distinction between the interest of the public and that of the individual. Even though the study of Greek may make the individual more polished and happy than the study of science, yet if it fails to turn him over to society as a larger and more beneficent factor, then he has been wrongly educated. Granted that the student of Greek can read

literature with more enjoyment than others; that counts for nought against the answer to the question, Can he do more for his fellow men?

In the presence of such a tremendous demand as modern science is making on our educational resources, is it reasonable to insist that the same time shall be given to the classics as was given a century ago, when the demands of science were almost nothing? Is it not reasonable to claim that the changes in our school curricula should be such as to give an ever-increasing time to those subjects that are inherently expansive?

As already stated, my opposition is not to the classics *per se*, but to the classics prematurely studied. There is a delicate aroma of scholarship about them that is not in keeping with the robust lives of the young. There is an over-refinement that should be reserved for later and more specialized periods of culture. For this reason, if for no other, I would say let the classics be pressed forward into the college course.

There are certain subjects that seem by nature to belong to the specialists, while there are others that seem to belong to the masses. I believe there is a vital distinction here, founded in the very nature of things. And in spite of the whole list of stock arguments for the educational value of Greek and Latin it seems to me self-evident that they belong to the intrinsically special subjects.

Any knowledge of science, however meager, cannot fail to increase the usefulness and happiness of the student through life. But such a knowledge of Greek as can be obtained in a high-school course is absolutely useless unless the subject be pursued in an after-course. Thousands of boys throughout the country begin their secondary education with the full intention of going to college, and, after spending two or three years on the classics, have occasion to change their life plans. Would it not be better to make our secondary education such that the momentous choice of life's course might be postponed till a later age than that of entrance into the high school. The young boy developing with unequal rapidity at a hundred points of character cannot at that age be certain that he is choosing wisely when he decides to take or not to take the classical course. Would it not be a stroke of public policy, then, to make the completion of a uniform secondary course the condition of entrance into college. This, of course, would implicate the colleges, but let the secondary schools once take this ground, and the colleges would immediately reshape their courses to meet it.

This brings to mind a principle that I must dignify with the rank of a fundamental, viz.: That in matters of education the lower grades should dictate to the higher and not the higher to the lower. This follows from the fundamental demand of ethics which requires us to seek the greatest good to the greatest number.

Education becomes more and more specialized the farther it is carried. Only a small per cent. of the grammar school graduates enter the high school, and only a small per cent. of these enter college, and only a small per cent. of those who enter college take post-graduate work. Ought we not, then, throughout the entire system to make the graduating requirements of one grade the entrance requirements to the next? What should we think of the scheme that should permit the post-graduate schools to fix the college curriculum with special reference to their own convenience? But to allow the college authorities to dictate the high school courses is no less absurd.

Another reason why the college authorities should not dictate the secondary courses is the fact that the educational judgment of the specialist is necessarily biased. Let a Greek professor shape the high school course and we should have nothing but Greek. Give the same opportunity to the professor of geology and he would transform the school into a public geological museum. The political economist would insist that the text-books of the school should be the works of Adam

Smith and Ricardo. The only safe method is to make grade the sole arbiter in the matter of curriculum.

It is claimed that the results of science teaching in the high schools have been disappointing even to its advocates. Why should they not be? An ounce of food to a starving man is disappointing. An age based on science, a civilization science-hungry has been disappointed because a few weeks of superficial science teaching has failed to reveal to boys and girls all the scientific knowledge the age possesses.

But inadequate as is the time allotted to science in our school curricula, there is another and more fatal reason for the partial disappointment which brings us to one of the most serious aspects of the whole subject. I refer to that attitude of educators which both intentionally and unintentionally inculcates in the minds of the young an undue reverence, at the expense of science, for that scholastic orthodoxy which has the prestige of centuries behind it. The pupil, in studying a subject that is frowned upon by the canons of authority that he has been taught to regard as the highest, will feel that nameless depression of unpopularity which gives one a sense of swimming against the current. The result of this is that the best pupils do not, and cannot be induced to elect the scientific courses, either in the high schools or in the colleges. It is a fact that should excite the indignation of every lover of his kind, that the scientific courses in all institutions are looked upon as second-rate. This is not a spontaneous judgment of the pupils nor of their parents, but is the result of that weight of conservatism and conventional authority which always makes truth unpopular. It makes no difference whether it be scientific truth or truth from the lips of Him who spake as never man spake. There seems to be in human nature a property whereby it resists the progress of all truth, a sort of mental inertia that tends to make humanity think forever in a straight line.

The history of science with its crucified messiahs parallels the history of Christianity. In every age the brainless tyranny of numbers has called for the Barabbas of life's conventionalities, while the messianic authors of new and redeeming truths have been led away to the Calvary of disgrace.

Science has given us everything essential to the existence of national life in its present form, while the study of the classics has polished the speech and ballroom manners of the elect. If the things that science has given us were taken away, the lamp of our civilization would go out amid the lurid gloom of anarchy and death, while not a ripple would be raised upon the surface of human life if every Greek scholar were suddenly to forget his alphabet.

Had it not been for science no triumphant vessel would to-day move upon the waters; no engine would jar the earth with its iron hoofs; no magic wires belt the globe with zones of brotherhood and love. We should still be plowing our fields with a stick, lighting our fires with a tinder box, riding through the forest primeval in an ox-cart, hugging the shores of the sea in a dug-out, burning witches, torturing heretics, and singing praises to God in the original Greek.

It is science who has broken down the barriers of time and space and made man omnipresent.

It is science who has forced her iron bit between the teeth of nature's wildest forces and yoked them to the car of man's desire.

It is science whose edict has annulled the night and girdled the globe with the blaze of ceaseless day.

It is science who has drawn the deadly fang from out the fetid mouth of pestilence, and bound in everlasting chains the hideous monsters of man's environment.

Thus has the holy benediction of science rested on humanity, and like the kindly mission of him who healed the people on the shores of Galilee, it has brought peace and comfort to the hearts of men.

A LIST

OF THE

BOARDS OF SCHOOL VISITORS, TOWN SCHOOL COMMITTEES, AND BOARDS OF EDUCATION.

The Chairman is indicated in each case by *C.*; the Secretary by *S.*;
and Acting Visitor by *A. V.*

TOWNS.	NAMES.	P. O. Address.	Term Expires.
ANDOVER,*	M. S. Topliff,	Andover,	1896
	M. P. Yeomans,	"	1896
	C. H. Baker,	"	1896
	S. H. Daggett,	"	1896
	H. G. Phelps,	"	1897
	J. H. Marsh,	"	1897
	C. L. Backus, C.,	"	1897
	C. B. Stearns,	"	1897
	E. D. White,	"	1898
	E. P. Skinner,	"	1898
	A. H. Lyman,	"	1898
	R. E. Phelps, S., A. V.,	"	1898
	Estelle J. Mills, A. V.,	Andover,	1896
ANSONIA,†	Rev. Chas. E. Woodcock,	Andover,	1896
	W. B. Camp,	"	1896
	W. H. Kane, C.,	"	1897
	C. H. Vandercook,	"	1897
	H. A. Peck, S.,	"	1897
	Henry W. Case,	"	1898
	Rev. W. F. Markwick,	"	1898
	Thos. W. Kelly,	"	1898
ASHFORD,	Albert Potter, S., A. V.,	Ashford,	1896
	Jas. E. A. Knowlton, C., A. V.,	West Ashford,	1896
	Henry R. Woodward,	"	1897
	Harvey W. Morey,	Westford,	1897
	G. E. S. Amidon,	East Willington,	1898
	Z. Burdette Bicknell,	Warrenville,	1898
	E. H. Woodford,	Avon,	1896
AVON,	L. F. North,	"	1897
	E. F. Merriman, C., A. V.,	"	1897
	Rev. P. R. Day, S., A. V.,	Unionville,	1898
	G. V. Lusk,	"	1898
BARKHAMSTED,	Geo. A. Weed, S., A. V.,	North Canton,	1896
	M. B. Frazier,	Pleasant Valley,	1896
	C. S. Roberts,	Riverton,	1897
	Frank L. Stephens, A. V.,	"	1897
	Edward J. Youngs, C.,	Pleasant Valley,	1898
BEACON FALLS,*	S. H. Case,	Barkhamsted,	1898
	Daniel J. Carrington,	Beacon Falls,	1898

*Town School Committee.

† Board of Education.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
BEACON FALLS,*	Homer D. Bronson, <i>C., A. V.</i> ,	Beacon Falls,	1896
	Emerson J. Terrell, <i>S.</i> , ..	" "	1897
	George T. Clark,	" "	1897
	Cornelius W. Munson,	" "	1898
	George S. Bronson,	" "	1898
BERLIN, .. .	E. W. Stearus,	East Berlin,	1896
	W. J. Corrigan,	Meriden,	1896
	A. A. Barnes, <i>C.</i> ,	East Berlin,	1897
	W. W. Mildrum,	" "	1897
	John Norton,	Berlin,	1898
BETHANY, .. .	Daniel Webster, <i>S., A. V.</i> ,	Bethany,	1898
	Mrs. A. J. Lacey,	Bethany,	1896
	Noyis D. Clark, <i>C., A. V.</i> ,	Westville,	1897
BETHEL,* .. .	Samuel R. Woodward, <i>S., A. V.</i> ,	Bethany,	1898
	Charles Bailey, <i>S.</i> ,	Bethel,	1896
	Elliot D. Smith,	" "	1896
	Andrew J. Hallock,	" "	1896
	Rev. H. L. Slack, <i>C., A. V.</i> ,	" "	1897
	William S. Wortman,	" "	1897
	Thomas C. Mausfield,	" "	1897
	Rev. Wm. Morrall, <i>A. V.</i> ,	" "	1898
BETHLEHEM, .. .	Theodore H. Smith,	" "	1898
	John O. Beebe,	" "	1898
	William R. Harrison,	Bethlehem,	1896
	Nehemiah L. Bloss,	" "	1896
	George C. Stone,	" "	1897
	Samuel P. Hayes, <i>S., A. V.</i> ,	" "	1897
	Leverett P. Judd, <i>C.</i> ,	" "	1898
	Royal B. Lake,	" "	1898
BLOOMFIELD, .. .	Adella V. Hubbard,	Bloomfield,	1896
	George F. Woodford,	" "	1896
	Henry C. Cadwell, <i>S., A. V.</i> ,	" "	1896
	Hattie D. Miller,	Collinsville,	1897
	Alfred C. Case,	Bloomfield,	1897
	George F. Humphrey,	" "	1897
	Frank D. McLean,	" "	1898
	George D. Gabb,	" "	1898
BOLTON, .. .	Alfred N. Filley, <i>C.</i> ,	" "	1898
	Charles E. Carpenter,	Bolton Notch,	1896
	Adelaide E. Sperry, <i>S., A. V.</i> ,	Bolton,	1896
	William R. Grant,	" "	1897
	Calvin Hutchinson, <i>C.</i> ,	" "	1897
BOZRAH, .. .	Dr. C. F. Sumner,	" "	1898
	M. W. Sperry,	" "	1898
	Ira J. Martin, <i>C.</i> ,	Bozrahville,	1897
	James Bishop, <i>S.</i> ,	Fitchville,	1897
BRANFORD,* .. .	Frank R. Rose, <i>A. V.</i> ,	Norwich Town,	1897
	Wm. E. Bailey,	Branford,	1896
	A. J. Coyle,	" "	1896
	Everett S. Grant,	Stony Creek,	1896
	John J. V. Cunningham, <i>S.</i> ,	Branford, Lock Box 425,	1896
	Dr. C. W. Gaylord, <i>C., A. V.</i> ,	" "	1897
	Stone J. Bergstrom,	" "	1897
	Frank W. Jerold,	" "	1897
BRIDGEPORT,* .. .	M. F. O'Brien,	" "	1897
	Dr. Walter H. Zink, <i>A. V.</i> ,	" "	1898
	Thomas P. Carney,	" "	1898
	Henry W. Averill,	" "	1898
	Arthur E. Kingsbury,	" "	1898
	Edward F. Hallen, <i>S., A. V.</i> ,	Bridgeport,	1896
	John N. Near, <i>A. V.</i> ,	" "	1896
	Emory F. Strong, <i>A. V.</i> ,	" "	1896
BRIDGEWATER, .. .	John C. Shelton, <i>A. V.</i> ,	" "	1896
	David F. Read, <i>A. V.</i> ,	" "	1897
	Peter Gabriel, <i>A. V.</i> ,	" "	1897
	Frank M. Canfield, <i>A. V.</i> ,	" "	1897
	Patrick Coughlin, <i>A. V.</i> ,	" "	1897
	Peter W. Wren, <i>C., A. V.</i> ,	" "	1898
	Clarence N. Payne, <i>A. V.</i> ,	" "	1898
	Frank Miller, <i>A. V.</i> ,	" "	1898
BRIDGEWATER, .. .	Elmer S. Youngs, <i>A. V.</i> ,	" "	1898
	Chas. W. Deane, <i>Supt.</i> ,	" "	1898
BRIDGEWATER, .. .	Marcus B. Mallett,	Bridgewater,	1896

* Town School Committee.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
BRIDGEWATER,	Burton E. Canfield,	Bridgewater,	1896
	Reuben J. Keeler, C.,	"	1897
	Harmon W. Treat,	"	1897
	Eli Sturdevant,	"	1898
BRISTOL,	Stephen P. Treat, S., A. V.,	"	1898
	H. S. Bartholomew,	Bristol,	1896
	Dr. J. J. Wilson,	"	1896
	Charles W. Brown,	Forestville,	1897
BROOKFIELD,	Charles L. Wooding, S., A. V.,	Bristol,	1897
	W. A. Dunbar, C.,	"	1898
	Rev. C. H. Riggs,	"	1898
	Chas. Stuart, C.,	Brookfield Center,	1896
BROOKLYN,	Frederick S. Frisbie,	"	1896
	Charles H. Camp,	Brookfield,	1897
	Edson N. Hawley, A. V.,	Hawleyville,	1897
	John S. Thornhill, S., A. V.,	Brookfield Center,	1898
BURLINGTON,	Clarence E. Vroman,	Brookfield,	1898
	L. Emma Spaulding,	Brooklyn,	1896
	Harvey P. Robinson,	"	1896
	Frank Day, S., A. V.,	Danielson,	1897
CANAN,	Dr. A. H. Tanner,	Brooklyn,	1897
	Henry H. Green, C.,	Danielson,	1898
	C. S. L. Marlor,	Brooklyn,	1898
	Adrian Moses, C.,	Unionville,	1896
CANTON,	John A. Reeve,	Burlington,	1896
	Rev. J. J. Quinn, A. V.,	Collinsville,	1897
	Mrs. Sarah Bradley, S., A. V.,	Whigville,	1897
	Fred W. Herman,	Burlington,	1898
CANTON,	Thomas Terry,	Whigville,	1898
	Nelson J. Dean, C., A. V.,	Huntsville,	1896
	Rev. C. W. Hanna, S., A. V.,	Falls Village,	1896
	Levi Ganser, A. V.,	Huntsville,	1897
CANTON,	Dr. Francis Skiff,	Falls Village,	1898
	Dr. C. A. Sanford,	"	1898
	Mrs. Abby C. Smith,	South Canterbury,	1896
	Miss Olive D. Sanger, S.,	Canterbury,	1896
CANTON,	Andrew T. J. Clark, C.,	Brooklyn,	1896
	Dwight B. Bushnell,	Canterbury,	1897
	Albert C. Greene,	Westminster,	1897
	Dr. John O. Smith, A. V.,	South Canterbury,	1897
CANTON,	Mrs. Sarah E. Hull,	"	1898
	Mrs. Carrie L. Ensworth,	Brooklyn,	1898
	Frank V. Lyon,	Canterbury,	1898
	Rev. C. H. Stevens, A. V.,	Canton Centre,	1896
CANTON,	George J. Case, A. V.,	Canton,	1896
	Hon. W. E. Simonds, C.,	Collinsville,	1897
	James Case, A. V.,	"	1897
	William Hill, A. V.,	"	1898
CHAPLIN,*	Burton O. Higley, S.,	Canton,	1898
	Charles E. Peck,	North Windham,	1896
	Merrick Barton,	Chaplin,	1896
	Dr. Charles M. Knight, A. V.,	"	1897
CHATHAM,	Frank C. Lummis, S.,	"	1897
	Newell C. Hunt, C.,	"	1898
	Albert L. Church,	"	1898
	Ernest G. Cone,	East Hampton,	1896
CHESHIRE,	S. Mills Bevin,	"	1896
	Mrs. Florence C. Strong, A. V.,	Middle Haddam,	1896
	Davis S. Strong, S., A. V.,	"	1897
	David B. Dickinson,	"	1897
CHESHIRE,	A. H. Conklin, C.,	East Hampton,	1897
	G. H. Lamson,	"	1898
	Dr. Levi Jewett,	Cobalt,	1898
	Albert H. West,	Haddam Neck,	1898
CHESHIRE,	Dr. M. N. Chamberlain,	Cheshire,	1896
	James E. McCabe,	"	1896
	Rev. S. J. Horton, C.,	"	1897
	Edwin R. Lawton,	West Cheshire,	1897
CHESTER,	Dr. Edward T. Cornwall,	Cheshire,	1898
	Frederick Doolittle, S., A. V.,	"	1898
	Washington F. Willcox, C.,	Chester,	1898
	Andrew E. Warner, A. V.,	"	1898
	Fred'k W. Silliman, S.,	"	1898

* Town School Committee.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
CLINTON,*	Hosmer Tryon, ..	Clinton, ..	1896
	F. G. Woodstock, ..	" ..	1896
	John B. Wright, ..	" ..	1896
	Thomas Anderson, ..	" ..	1896
	Elias W. Wellman, ..	" ..	1897
	Henry L. Wellman, ..	" ..	1897
	George E. Eliot, <i>A. V.</i> , ..	" ..	1897
	Sam'l S. Wilcox, <i>A. V.</i> , ..	" ..	1897
	Alonzo H. Stevens, ..	" ..	1898
	James A. Spencer, ..	" ..	1898
	Henry Stevens, ..	" ..	1898
	Sturgis G. Redfield, S., ..	" ..	1898
	Dr. R. R. Carrington, ..	Colchester, ..	1896
COLCHESTER,	D. S. Bigelow, <i>S., A. V.</i> , ..	Westchester, ..	1896
	John R. Backus, <i>A. V.</i> , ..	Colchester, ..	1897
	W. S. Burpee, ..	" ..	1897
	Rev. John Cooney, ..	" ..	1898
	Samuel P. Willard, ..	" ..	1898
COLEBROOK,	Dennis Baxter, ..	Colebrook River, ..	1896
	Wolcott Deming, ..	Robertsville, ..	1896
	Rev. G. W. Remington, C., ..	North Colebrook, ..	1896
	Newton Griswold, ..	" ..	1897
	Hiram Northrop, ..	Colebrook, ..	1897
	Homer Deming, S., ..	Robertsville, ..	1897
	Aden Vining, ..	Mill Brook, ..	1898
	Robert Lawrence, ..	Colebrook, ..	1898
COLUMBIA,	S. A. Cooper, <i>A. V.</i> , ..	" ..	1898
	Joseph Hutchins, ..	Columbia, ..	1896
	Joseph N. Clark, ..	" ..	1896
	William A. Collins, C., ..	" ..	1897
	William H. Yeomans, S., <i>A. V.</i> , ..	" ..	1897
	Wm. C. Robinson, ..	Hebron, ..	1898
CORNWALL,	Frederick A. Abell, ..	Columbia, ..	1898
	Rev. E. C. Starr, ..	Cornwall, ..	1896
	Dr. J. A. Livingston, C., <i>A. V.</i> , ..	West Cornwall, ..	1896
	Dr. Wm. M. Curtis, ..	Cornwall Bridge, ..	1897
	Rev. John Pierpont, ..	West Cornwall, ..	1897
	L. J. Nickerson, ..	" ..	1898
	Philo M. Kellogg, S., <i>A. V.</i> , ..	Cornwall, ..	1898
COVENTRY,	Alexander S. Hawkins, <i>A. V.</i> , ..	Williamantic, ..	1896
	Andrew Kingsbury, S., <i>A. V.</i> , ..	Coventry, ..	1896
	Mrs. Lydia A. Mason, <i>A. V.</i> , ..	South Coventry, ..	1896
	H. Perkins Topliff, <i>A. V.</i> , ..	" ..	1897
	Charles R. Hall, C., <i>A. V.</i> , ..	Coventry, ..	1898
	John Brown, <i>A. V.</i> , ..	Merron, ..	1898
CROMWELL,	T. D. Simpson, ..	Cromwell, ..	1896
	Rev. Henry G. Marshall, ..	" ..	1896
	R. B. Hale, ..	" ..	1897
	Wm. E. Hulbert, C., <i>A. V.</i> , ..	" ..	1897
	Dr. Frank K. Hallock, S., ..	" ..	1898
	Chas. T. Pratt, ..	Little River, ..	1898
DANBURY,	William D. Lane, C., <i>A. V.</i> , ..	Danbury, ..	1896
	Rev. A. C. Hubbard, S., <i>A. V.</i> , ..	" ..	1896
	Benedict Starr, <i>A. V.</i> , ..	" ..	1897
	Dr. Geo. E. Lemmer, <i>A. V.</i> , ..	" ..	1897
	Dr. Geo. A. Gilbert, <i>A. V.</i> , ..	" ..	1898
	Howard B. Scott, <i>A. V.</i> , ..	" ..	1898
DARIEN,	Rev. Louis French, S., ..	Noroton, ..	1896
	Dr. E. T. Payne, ..	Noroton Heights, ..	1896
	Rev. Sam'l J. Austin, C., <i>A. V.</i> , ..	Darien, ..	1897
	J. W. Emmons, ..	Noroton Heights, ..	1897
	Rev. Arthur Requa, <i>A. V.</i> , ..	Noroton, ..	1898
	Edward Hale, ..	Darien, ..	1898
DERBY,†	John C. Reilly, ..	Derby, ..	1897
	H. Holton Wood, C., ..	" ..	1897
	John McEnerney, ..	" ..	1897
	Robert L. Gilbert, S., ..	" ..	1899
	Dr. George L. Beardsley, ..	" ..	1899
	Sidney E. Gesner, ..	" ..	1899
DURHAM,	John W. Peck, <i>Supt.</i> , ..	" ..	1899
	Stephen A. Seward, ..	Durham Centre, ..	1896
	Rev. Wm. B. Clarke, S., <i>A. V.</i> , ..	Durham, ..	1896
	Mary I. Camp, ..	Durham Centre, ..	1897

* Town School Committee.

† Board of Education.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
DURHAM,	Rev. Joseph Hooper, <i>C., A. V.</i> , ..	Durham,	1897
	Mrs. Ellen Matthewson, ..	"	1898
	William T. Coe, ..	Durham Centre, ..	1898
EASTFORD,	Rev. C. M. Jones, <i>S., A. V.</i> , ..	Eastford,	1896
	S. A. Wheaton, ..	Phoenixville, ..	1896
	Rev. John P. Trowbridge, ..	Eastford,	1897
	A. L. Johnson, ..	"	1897
	M. F. Latham, <i>C.</i> , ..	Phoenixville, ..	1898
	George A. Keach, ..	North Ashford, ..	1898
EAST GRANBY,	Benjamin P. Clarke, <i>S., A. V.</i> , ..	East Granby, ..	1896
	B. Ellsworth Smith, ..	"	1896
	James A. Griswold, <i>C.</i> , ..	"	1897
	Moses E. Seymour, ..	"	1897
	Jason R. Viets, ..	"	1898
	Chas. W. Bates, ..	"	1898
EAST HADDAM,	Mrs. Hattie Hotchkiss, <i>A. V.</i> , ..	Hadlyme,	1896
	Rev. Geo. L. Edwards, <i>A. V.</i> , ..	Millington, ..	1896
	Henry E. Schroder, <i>A. V.</i> , ..	Moodus,	1897
	Julius Attwood, <i>C., A. V.</i> , ..	East Haddam, ..	1897
	Rev. Jabez Marshall, <i>A. V.</i> , ..	Moodus,	1898
	Norris W. Rathbun, <i>S., A. V.</i> , ..	Millington, ..	1898
EAST HARTFORD,	Rev. Francis P. Bachelor, <i>A. V.</i> , ..	Hockanum, ..	1896
	Dr. Thos. S. O'Connell, <i>A. V.</i> , ..	East Hartford, ..	1896
	Geo. K. Wilcox, ..	Hartford,	1896
	Rev. Geo. A. Bowman, <i>A. V.</i> , ..	East Hartford, ..	1897
	F. Howard Ensign, ..	Silver Lane, ..	1897
	Elijah Ackley, <i>C.</i> , ..	East Hartford, ..	1897
	Dr. Franklin H. Mayberry, <i>A. V.</i> , ..	Burnside,	1898
	Dr. Walter G. Murphy, <i>A. V.</i> , ..	East Hartford, ..	1898
	Joseph O. Goodwin, <i>S., A. V.</i> , ..	"	1898
EAST HAVEN,	Charles W. Grannis, <i>A. V.</i> , ..	New Haven, ..	1896
	Ebenezer Gilbert, <i>A. V.</i> , ..	East Haven, ..	1896
	Charles W. Bradley, <i>S., A. V.</i> , ..	"	1897
	Miss Lottie E. Street, <i>A. V.</i> , ..	"	1897
	Grove J. Tuttle, <i>C., A. V.</i> , ..	New Haven, ..	1898
	Horace W. Chidsey, <i>A. V.</i> , ..	East Haven, ..	1898
EAST LYME,	Dr. Frederic H. Dart, <i>C.</i> , ..	Niantic,	1896
	Eugene K. Beckwith, <i>S.</i> , ..	"	1896
	Frank Burch, ..	East Lyme,	1897
	H. R. Harding, ..	Niantic,	1897
	B. K. Chapman, ..	East Lyme,	1898
	Daniel Fraser, ..	Niantic,	1898
	Miss Celeste E. Bush, <i>A. V.</i> , ..	"	1898
EASTON,	Franklin Sherwood, <i>A. V.</i> , ..	Plattsville, ..	1896
	Geo. J. Banks, <i>A. V.</i> , ..	Easton,	1896
	Chas. S. Everett, <i>S., A. V.</i> , ..	"	1897
	William Wakeman, <i>C., A. V.</i> , ..	Aspetuck,	1897
	Geo. S. Gillette, <i>A. V.</i> , ..	Easton,	1898
	Wm. H. Grumman, <i>A. V.</i> , ..	Aspetuck,	1898
EAST WINDSOR,	Orson S. Wood, <i>S., A. V.</i> , ..	Windsorville, ..	1896
	S. Terry Wells, <i>C.</i> , ..	East Windsor, ..	1896
	Mahlon H. Bancroft, ..	Warehouse Point, ..	1896
	Howard O. Allen, ..	Broad Brook, ..	1897
	Jabez S. Allen, Jr., ..	East Windsor, ..	1897
	Rev. A. H. Wright, ..	Warehouse Point, ..	1897
	John B. Noble, <i>A. V.</i> , ..	East Windsor Hill, ..	1898
	John F. Fitts, ..	"	1898
	George S. Phelps, ..	Warehouse Point, ..	1898
ELLINGTON,	F. A. Pierson, ..	Hartford,	1896
	F. B. Nangle, <i>S., A. V.</i> , ..	Ellington,	1896
	Mrs. C. T. Chapman, ..	"	1896
	M. H. Aborn, ..	"	1897
	J. M. Marks, ..	"	1897
	D. F. Lull, ..	"	1897
	O. C. Eaton, <i>C., A. V.</i> , ..	"	1898
	Albert Pinney, ..	"	1898
	E. T. Davis, ..	"	1898
ENFIELD, *	Samuel A. Booth, <i>C., A. V.</i> , ..	Enfield,	1896
	Rev. Oliver W. Means, ..	"	1896
	James B. Houston, ..	Thompsonville, ..	1896
	George F. Chapin, <i>S.</i> , ..	"	1897
	Dr. John F. Dowling, ..	"	1897
	Lyman A. Upson, ..	"	1897

* Town School Committee.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
ENFIELD,*	Dr. Geo. T. Finch, <i>A. V.</i> , ..	Thompsonville, ..	1898
	Amos D. Bridge, ..	Hazardville, ..	1898
	Ashum P. Prickett, <i>A. V.</i> , ..	" ..	1898
ESSEX,*	John Halliday, ..	Essex, ..	1896
	Frederick Koehler, ..	" ..	1896
	E. T. Pratt, ..	" ..	1896
	Geo. B. Stillman, ..	" ..	1896
	Thos. D. Coulter, ..	" ..	1897
	George M. Clark, ..	" ..	1897
	Rev. L. S. Griggs, <i>C., A. V.</i> , ..	Ivoryton, ..	1897
	George H. Hardman, ..	Essex, ..	1897
	R. H. Comstock, ..	Ivoryton, ..	1898
	Chas. Harrington, <i>S.</i> , ..	Essex, ..	1898
	C. P. Jones, ..	Ivoryton, ..	1898
FAIRFIELD,*	Dr. Frank A. Shailer, <i>A. V.</i> , ..	Essex, ..	1898
	Rev. T. J. Coleman, <i>A. V.</i> , ..	Fairfield, ..	1896
	Moses E. Banks, <i>S., A. V.</i> , ..	Box 213, Bridgeport, ..	1896
	E. Livingston Wells, <i>C., A. V.</i> , ..	Southport, ..	1897
	Michael B. Lacey, <i>A. V.</i> , ..	Plattsville, ..	1897
	Rev. Wm. S. Jones, <i>A. V.</i> , ..	Fairfield, ..	1898
	Dr. M. V. B. Dunham, <i>A. V.</i> , ..	Greenfield Hill, ..	1898
FARMINGTON,	Rev. William H. Redding, ..	Unionville, ..	1896
	Geo. F. Dunning, ..	Farmington, ..	1896
	Martin L. Parsons, ..	Unionville, ..	1896
	Samuel Frisbie, ..	" ..	1897
	Nelson O. Keyes, ..	Farmington, ..	1897
	H. W. Barbour, <i>S., A. V.</i> , ..	" ..	1897
	Erastus Gay, <i>C.</i> , ..	" ..	1898
	Rev. D. D. Marsh, <i>A. V.</i> , ..	Unionville, ..	1898
FRANKLIN,	Charles Brandegee, ..	Farmington, ..	1898
	C. H. Lathrop, <i>A. V.</i> , ..	North Franklin, ..	1896
	Daniel McCarthy, <i>A. V.</i> , ..	Yantic, ..	1896
	Henry Bellows, <i>A. V.</i> , ..	Baltic, ..	1897
	George L. Ladd, <i>C., A. V.</i> , ..	North Franklin, ..	1897
	George E. Starkweather, <i>A. V.</i> , ..	Franklin, ..	1898
	George H. Griffing, <i>S., A. V.</i> , ..	" ..	1898
GLASTONBURY,	Milton D. Tracy, <i>A. V.</i> , ..	Glastonbury, ..	1896
	A. A. Babcock, <i>C., A. V.</i> , ..	South Glastonbury, ..	1896
	Miss Ada B. Crosby, <i>S., A. V.</i> , ..	East Glastonbury, ..	1896
	W. I. Goodale, <i>A. V.</i> , ..	Addison, ..	1897
	Mrs. J. H. Hale, <i>A. V.</i> , ..	South Glastonbury, ..	1898
	Wm. H. Griswold, <i>A. V.</i> , ..	Addison, ..	1898
GOSHEN,	W. E. Gaylord, ..	Goshen, ..	1896
	Geo. J. Johnson, ..	" ..	1896
	E. S. Richards, <i>C.</i> , ..	West Goshen, ..	1897
	Volney E. Merwin, ..	" ..	1897
	A. G. Creamer, ..	Goshen, ..	1898
	Harrison Ives, <i>S., A. V.</i> , ..	West Goshen, ..	1898
GRANBY,	Henry J. Dewey, ..	Granby, ..	1896
	Charles B. Case, ..	West Granby, ..	1896
	George O. Beach, ..	" ..	1896
	Condit Hayes, ..	" ..	1897
	O. D. Case, ..	Granby, ..	1897
	George S. Godard, ..	North Granby, ..	1897
	L. C. Spring, <i>C., A. V.</i> , ..	Granby, ..	1898
	C. P. Loomis, ..	" ..	1898
	F. J. Jewett, <i>S., A. V.</i> , ..	" ..	1898
GREENWICH,	Henry C. Boswell, <i>A. V.</i> , ..	Greenwich, ..	1896
	Isaac L. Mead, <i>A. V.</i> , ..	" ..	1896
	Thomas E. Fox, <i>A. V.</i> , ..	" ..	1897
	Dr. J. L. Marshall, <i>S., A. V.</i> , ..	Coscob, ..	1897
	Thomas F. Hawley, <i>C., A. V.</i> , ..	Glenville, ..	1898
	Silas E. Mead, <i>A. V.</i> , ..	Round Hill, ..	1898
GRISWOLD,	Robert S. Tyler, ..	Jewett City, ..	1896
	Mrs. Adeline A. Gardiner, ..	" ..	1896
	John Potter, <i>S., A. V.</i> , ..	Griswold, ..	1896
	John D. Ecclestone, ..	Glasgo, ..	1897
	Mrs. S. L. B. Burnham, <i>A. V.</i> , ..	Jewett City, ..	1897
	Mrs. E. M. Swift, ..	" ..	1897
	Mrs. Ella Burton, ..	Griswold, ..	1898
	John A. Owen, <i>C.</i> , ..	Jewett City, ..	1898
	John C. Hawkins, ..	" ..	1898

* Town School Committee.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
GROTON,	Augustin S. Chester, <i>C., A. V.</i> , ..	Noank,	1896
	William H. Brainard, ..	Mystic,	1896
	Miss Alice E. Turner, <i>A. V.</i> , ..	Groton,	1896
	Joseph Hull, ..	Old Mystic,	1897
	Chas. R. Heath, <i>S., A. V.</i> , ..	Mystic,	1897
	Mrs. Clara B. Whitman, <i>A. V.</i> , ..	Groton,	1898
	John W. Norton, ..	Guilford,	1896
GUILFORD,	Rev. W. H. Deane, <i>A. V.</i> , ..	North Guilford, ..	1896
	Paschal K. Hoadley, ..	"	1896
	Rev. Geo. W. Banks, <i>C., A. V.</i> , ..	Guilford,	1897
	Dr. Geo. H. Beebe, <i>S., A. V.</i> , ..	"	1897
	Edward M. Leete, ..	"	1897
	E. Walter Leete, ..	Leete's Island, ..	1898
	Rev. W. H. Andrews, ..	Guilford,	1898
HADDAM,	Erwin W. Rossiter, ..	North Guilford, ..	1898
	E. P. Arnold, <i>C.</i> , ..	Haddam,	1896
	R. E. Thayer, ..	Higganum,	1896
	Rev. E. E. Lewis, <i>S., A. V.</i> , ..	Haddam,	1896
	Orrin Shailer, ..	Shailerville,	1897
	Selden W. Noyes, ..	Higganum,	1897
	Daniel P. Smith, ..	"	1897
HAMDEN, *	LeRoy A. Smith, ..	"	1898
	Robert B. Clark, ..	"	1898
	William F. Bailey, ..	"	1898
	Sereno T. Cook, ..	Mount Carmel Center, ..	1896
	William M. Mix, ..	Highwood,	1896
	Henry R. Stadtmuller, ..	Whitneyville,	1896
	William J. Brewster, ..	Mount Carmel,	1897
HAMPTON,	John M. Handinger, ..	Highwood,	1897
	Arthur E. Woodruff, <i>C.</i> , ..	Mount Carmel,	1897
	Charles F. Clarke, <i>S., A. V.</i> , ..	Whitneyville,	1898
	Cullen B. Foote, <i>A. V.</i> , ..	New Haven, Box 888, ..	1898
	Hervey T. Potter, ..	" Box 1379, ..	1898
	Henry Clapp, ..	Rawson,	1896
	Mrs. Nellie C. Cleveland, <i>C.</i> , ..	Hampton,	1896
HARTFORD,	Austin E. Pearl, ..	"	1896
	Addison J. Greenslit, ..	"	1897
	Joseph W. Congdon, ..	Howard's Valley, ..	1897
	Allen Jewett, ..	Clark's Corners, ..	1897
	Carl A. Lewis, <i>S., A. V.</i> , ..	Elliott,	1898
	Frank E. Whittaker, ..	Hampton,	1898
	Thos. McLoughlin, ..	Howard's Valley, ..	1898
HARTLAND,	Henry Bryant, ..	Hartford,	1896
	Sidney E. Clarke, <i>S.</i> , ..	"	1896
	James H. Jarman, <i>C.</i> , ..	"	1896
	Welthea T. Day, ..	"	1897
	Charles C. Beach, ..	"	1897
	Leonard A. Dickinson, ..	"	1897
	Andrew F. Gates, <i>Supt.</i> , ..	"	1898
HARTLAND,	Philander C. Royce, ..	"	1898
	John H. Brocklesby, ..	"	1898
	Charles Tillapaugh, <i>C.</i> , ..	East Hartland, ..	1896
	Edgar B. Case, ..	"	1896
	E. A. Collins, <i>A. V.</i> , ..	"	1897
	Horace Ward, ..	Riverton,	1897
	D. W. Merrell, <i>S., A. V.</i> , ..	Hartland,	1898
HARWINTON, *	Frank S. Roberts, ..	"	1898
	Martin L. Goodwin, ..	Harwinton,	1896
	Walter S. Balch, ..	"	1896
	Albert G. Wilson, <i>C.</i> , ..	"	1897
	Clarence M. Fly, ..	"	1897
	Dr. Chas. L. Blake, <i>S., A. V.</i> , ..	"	1898
	Albert W. Buell, ..	"	1898
HEBRON,	Hart E. Buell, ..	Gilead,	1896
	Charles L. Phelps, ..	Hebron,	1896
	Leroy P. Tilden, ..	Turnerville,	1896
	Daniel W. Post, ..	Hebron,	1897
	David N. Jones, ..	Turnerville,	1897
	Frank R. Post, ..	Hebron,	1897
	Rev. Henry B. Mason, <i>A. V.</i> , ..	Gilead,	1898
HEBRON,	Dr. C. H. Pendleton, <i>S., A. V.</i> , ..	Hebron,	1898
	Henry A. Spafard, <i>C.</i> , ..	"	1898

* Town School Committee.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
HUNTINGTON,*	Fred Durand, <i>A. V.</i> , ..	Shelton, ..	1896
	Lewis W. Booth, ..	" ..	1896
	D. S. Brinsmade, <i>C.</i> , ..	" ..	1897
	Erastus Bennett, ..	" ..	1897
	Horace Wheeler <i>S. A. V.</i> , ..	" ..	1898
	Edward S. Hawley, <i>A. V.</i> , ..	Huntington, ..	1898
KENT, ..	John Slosson, <i>A. V.</i> , ..	Kent Furnace, ..	1896
	Chas L. Spooner, <i>S. A. V.</i> , ..	Bull's Bridge, ..	1896
	John Chase, <i>C.</i> , ..	South Kent, ..	1897
	Birdsey G. Pratt, ..	Kent, ..	1897
	Irwin J. Beardsley, <i>A. V.</i> , ..	New Preston, ..	1898
KILLINGLY, ..	Dr. Nathaniel Hibbard, ..	Danielson, ..	1896
	Marshall P. Dowe, ..	" ..	1896
	Mrs. Caroline Bennett, ..	Killingly, ..	1896
	Anthony Ames, <i>S. A. V.</i> , ..	Danielson, ..	1897
	Dr. Henry L. Hammond, <i>C.</i> , ..	Killingly, ..	1897
	Mrs. Emily C. Merriam, <i>A. V.</i> , ..	Danielson, ..	1897
	Dr. Asahel E. Darling, ..	Killingly, ..	1898
	John A. Paine, ..	Danielson, ..	1898
	Henry C. Warren, ..	" ..	1898
KILLINGWORTH, ..	N. H. Everts, <i>C.</i> , ..	Killingworth, ..	1896
	L. L. Nettleton, <i>S. A. V.</i> , ..	Madison, ..	1896
	H. L. Nettleton, ..	Killingworth, ..	1896
LEBANON, ..	Rev. R. E. Turner, <i>C. A. V.</i> , ..	Lebanon, ..	1896
	Isaac Gillette, <i>S. A. V.</i> , ..	" ..	1897
	Erving L. Richardson, <i>A. V.</i> , ..	Liberty Hill, ..	1897
LEDYARD, ..	Rev. A. E. Kinmouth, <i>C.</i> , ..	Ledyard, ..	1898
	Isaac G. Geer, <i>A. V.</i> , ..	" ..	1898
	George Fanning, <i>S. A. V.</i> , ..	Shewville, ..	1898
LISBON, ..	H. L. Reade, ..	Jewett City, ..	1896
	Rev. John W. Payne, ..	Jewett City, ..	1897
	George G. Bromley, <i>S. A. V.</i> , ..	" ..	1897
	Rev. Q. M. Bosworth, <i>C. A. V.</i> , ..	" ..	1898
	Mrs. C. D. Bromley, ..	" ..	1898
LITCHFIELD,*	George A. Smith, <i>A. V.</i> , ..	Milton, ..	1896
	George W. Mason, <i>C. A. V.</i> , ..	Litchfield, ..	1897
	Jas P. Woodruff, <i>A. V.</i> , ..	" ..	1897
	Chas. D. Kilbourn, <i>A. V.</i> , ..	Bantam, ..	1898
	Elbert P. Roberts, <i>S. A. V.</i> , ..	Litchfield, ..	1898
LYME, ..	H. B. Sisson, ..	Hamburgh, ..	1896
	James Daniels, ..	" ..	1896
	Rev. E. F. Burr, <i>C.</i> , ..	Bill Hill, ..	1897
	Dr. J. G. Ely, <i>S.</i> , ..	Hamburgh, ..	1897
	James Sterling, ..	Bill Hill, ..	1898
	J. G. Ward, ..	North Lyme, ..	1898
	J. Ely Beebe, <i>A. V.</i> , ..	" ..	1898
MADISON,*	Edward A. Wilcox, <i>A. V.</i> , ..	Madison, ..	1896
	Berton B. Munger, ..	East River, ..	1896
	Davis W. Smith, ..	" ..	1896
	Webster D. Whedon, <i>S.</i> , ..	Madison, ..	1896
	James L. Parker, <i>C. A. V.</i> , ..	" ..	1897
	John H. Meigs, ..	" ..	1897
	Chas. H. Parker, <i>A. V.</i> , ..	North Madison, ..	1897
	Duell W. Stevens, ..	Durham, ..	1897
	Frank C. Dowd, <i>A. V.</i> , ..	Madison, ..	1898
	Myron H. Munger, ..	North Madison, ..	1898
	J. Myron Hull, ..	Madison, ..	1898
	Jason Dudley, ..	Clinton, ..	1898
MANCHESTER, ..	Mrs. Susan J. Cheney, <i>A. V.</i> , ..	South Manchester, ..	1896
	Robert P. Bissell, <i>S. A. V.</i> , ..	Manchester, ..	1896
	Rev. D. A. Haggerty, <i>A. V.</i> , ..	South Manchester, ..	1897
	Clarence H. Barber, ..	Manchester, ..	1897
	Clinton W. Cowles, <i>C.</i> , ..	" ..	1898
	Herbert O. Bowers, <i>A. V.</i> , ..	" ..	1898
MANCHESTER,† (Ninth District.)	John S. Cheney, <i>C.</i> , ..	South Manchester, ..	1896
	Rev. Thomas Simms, <i>S. A. V.</i> , ..	" ..	1897
	Rev. D. A. Haggerty, <i>A. V.</i> , ..	" ..	1897
	C. S. Cheney, ..	" ..	1898
	Mrs. Anna L. Biddle, <i>A. V.</i> , ..	" ..	1898
MANSFIELD, ..	Arthur B. Peebles, <i>C. A. V.</i> , ..	Storrs, ..	1896
	Edmund W. Ellison, ..	Willimantic, ..	1896
	Herbert O. Huntington, ..	Atwoodville, ..	1896

*Town School Committee.

† School Committee.

TOWNS.	NAMES.	P. O. Address.	Term. Expires.
MANSFIELD,.....	B. F. Koons,	Storrs,	1897
	Charles B. Wyllys,	Eagleville,	1897
	Albert E. James,	Mansfield Centre,	1897
	Henry Huntington,	Mansfield Depot,	1898
	Dr. Edwin G. Sumner,	Mansfield Center,	1898
MARLBOROUGH,.....	Andrew M. Grant, <i>S., A. V.</i> , ..	Mount Hope,	1898
	Mrs. William W. Bolles,	Marlborough,	1896
	Mrs. Lottie D. Tilden, <i>A. V.</i> , ..	"	1896
	Jos. L. Ryan, <i>S.</i> ,	"	1897
	A. J. Ryan,	"	1897
MERIDEN,.....	F. A. Ryan,	"	1898
	Miss Ida R. Veasey, <i>C., A. V.</i> , ..	"	1898
	Dr. E. T. Bradstreet,	Meriden,	1896
	G. L. Ellsbree,	"	1896
	Rev. J. T. Pettee, <i>S., A. V.</i> , ..	"	1896
	Rev. Asher Anderson,	"	1897
	Dr. Jere. D. Eggleston,	"	1897
	George H. Lohman,	"	1897
	Dr. C. H. S. Davis, <i>Ph.D., C.</i> , ..	"	1898
	Dr. G. H. Wilson,	"	1898
MIDDLEBURY,.....	Rev. J. C. Wilson,	"	1898
	Miss Louise M. Townsend,	Middlebury,	1896
	Artisan Clark, <i>C.</i> ,	"	1896
	William Jerman,	Waterbury,	1896
	Mrs. Eli Bronson, <i>S.</i> ,	Middlebury,	1897
MIDDLEFIELD,.....	Willard H. Dibble,	Waterbury,	1897
	Rev. W. F. Avery, <i>A. V.</i> ,	Middlebury,	1898
	V. H. Coles,	Rockfall,	1896
	Gordon S. Goodrich, <i>S.</i> ,	Middlefield,	1896
	Miss Frances W. Perkins,	"	1897
	Mrs. Lucy J. Miller,	"	1897
	C. N. Burnham, <i>C.</i> ,	"	1898
	Alfred H. Augur,	"	1898
	Rev. John Allender, <i>A. V.</i>, .. ..	" .. ..	....
	Mrs. Sarah L. Dickinson, <i>A. V.</i>, ..	" .. ..	....
MIDDLETOWN,.....	Patrick Meegan, <i>A. V.</i> ,	Middletown,	1896
	Charles Reynolds, <i>S.</i> ,	"	1896
	James K. Guy, <i>C.</i> ,	"	1897
	Murray Closson, <i>A. V.</i> ,	"	1897
	Charles E. Bacon, <i>A. V.</i> ,	"	1898
MIDDLETOWN,†..... (City District.)	Herbert E. Smith,	"	1898
	Wm. T. Elmer, <i>C.</i> ,	Middletown,	1896
	D. J. Donahoe,	"	1896
	William S. Whitney,	"	1896
	Fred. E. Gibbons,	"	1897
	Lyman D. Mills,	"	1897
	John G. Palmer,	"	1897
	W. U. Pearne, <i>S.</i> ,	"	1898
	Dr. Leonard Bailey, <i>A. V.</i> ,	"	1898
	George A. Craig,	"	1898
MILFORD,*.....	George M. Gunn,	Milford,	1896
	William G. Mitchell,	"	1896
	Dr. W. S. Putney,	"	1896
	David E. Smith,	"	1896
	Dr. John S. Cairol,	"	1897
	A. Clark Platt,	"	1897
	C. A. Tomlinson, <i>S.</i> ,	"	1897
	William B. Brotherton,	"	1897
	Robert W. Clark,	"	1898
	Charles W. Beardsley,	"	1898
MONROE,.....	Nathan E. Smith, <i>A. V.</i> ,	"	1898
	Albert A. Baldwin, <i>C.</i> ,	"	1898
	E. O. Hull, <i>C., A. V.</i> ,	Stepney,	1896
	Benjamin H. French, <i>A. V.</i> ,	Stepney Depot,	1896
	Chas. E. Osborne, <i>S., A. V.</i> ,	Stepney,	1896
MONTVILLE,.....	William E. Walden, <i>C., A. V.</i> , ..	Uncasville,	1896
	Sam'l W. Strickland, <i>S., A. V.</i> , ..	Chesterfield,	1896
	Moses Chapman,	Oakdale,	1896
	George O. Gadbois, <i>A. V.</i> ,	Leffingwell,	1897
	Wm. A. Coggeshall,	Uncasville,	1897
	W. I. Browning,	Oakdale,	1897
	Charles F. Bartlett,	Uncasville,	1898
	P. F. Walsh,	Montville,	1898
	Wm. G. Johnson,	Uncasville,	1898

*Town School Committee.

† Board of Education.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
MORRIS,	Silas E. Stockman, <i>S., A. V.</i> , ..	East Morris, ..	1896
	Dwight Griswold, ..	West Morris, ..	1896
	Homer Stoddard, <i>C., A. V.</i> , ..	Bantam, ..	1897
	Samuel A. Whittlesey, ..	Morris, ..	1897
	George H. Johnson, ..	East Morris, ..	1898
	Wm. F. Kirchberger, ..	" ..	1898
NAUGATUCK,	P. C. Lodge, <i>C., A. V.</i> , ..	Naugatuck, ..	1896
	P. J. Brennan, <i>A. V.</i> , ..	" ..	1896
	Wm. T. Rodenbach, <i>S., A. V.</i> , ..	" ..	1897
	J. W. Ellsworth, <i>A. V.</i> , ..	" ..	1897
	A. H. Dayton, <i>A. V.</i> , ..	" ..	1898
	W. J. Delaney, ..	" ..	1898
NEW BRITAIN,*	E. H. Davison, ..	New Britain, ..	1896
	Philip J. Markley, <i>C.</i> , ..	" ..	1896
	Charles S. Andrews, ..	" ..	1896
	Morris C. Webster, ..	" ..	1896
	Dr. Michael J. Coholan, ..	" ..	1897
	John Walsh, ..	" ..	1897
	W. F. Walker, ..	" ..	1897
	Louis E. C. Teich, ..	" ..	1897
	R. G. Hibbard, <i>S., A. V.</i> , ..	" ..	1898
	Dennis Riordan, ..	" ..	1898
	L. Hoyt Pease, ..	" ..	1898
	J. H. Kirkham, ..	" ..	1898
NEW CANAAN,*	Benjamin P. Mead, <i>C.</i> , ..	New Canaan, ..	1896
	Lewis C. Hall, ..	" ..	1896
	Henry Kelley, ..	" ..	1896
	George F. Johnson, ..	" ..	1897
	Rev. James H. Hoyt, ..	" ..	1897
	George D. Nichols, ..	" ..	1897
	Edwin Hoyt, ..	" ..	1898
	Andrew F. Jones, <i>S.</i> , ..	" ..	1898
	Isaac B. Brown, ..	" ..	1898
	George W. Gamble, <i>Supt.</i>, ..	" ..	....
NEW FAIRFIELD,	Walter Chatterton, ..	New Fairfield, ..	1896
	Edward Treadwell, ..	Lanesville, ..	1896
	Isaac S. Knapp, ..	New Fairfield, ..	1896
	H. H. Wildman, <i>C., A. V.</i> , ..	" ..	1897
	H. O. Leach, ..	" ..	1897
	J. J. Treadwell, <i>S., A. V.</i> , ..	" ..	1898
	Miss Kate A. Smith, ..	New Hartford, ..	1896
NEW HARTFORD,	Mrs. W. C. Woodruff, ..	" ..	1896
	G. C. Beckwith, <i>A. V.</i> , ..	Nepaug, ..	1897
	C. F. Maxfield, ..	New Hartford, ..	1897
	Rev. H. M. Smith, <i>C., A. V.</i> , ..	Pine Meadow, ..	1898
	Riley M. Olmsted, <i>S.</i> , ..	Nepaug, ..	1898
	Frederick A. Betts, ..	New Haven, ..	1896
	William E. Morgan, ..	" ..	1896
NEW HAVEN,† (City District.)	James T. Moran, ..	" ..	1896
	Thomas Hooker, ..	" ..	1897
	John T. Manson, ..	" ..	1897
	Walter I. Connor, ..	" ..	1897
	Harry W. Asher, <i>C.</i> , ..	" ..	1898
	Ezekiel G. Stoddard, ..	" ..	1898
	Frederick B. Farnsworth, ..	" ..	1898
	Horace Day, <i>S.</i>, ..	" ..	....
	Calvin N. Kendall, <i>Supt.</i>, ..	" ..	....
	L. Wheeler Beecher, <i>C.</i> , ..	Westville, ..	1896
	Burton Dickerman, ..	" ..	1896
	Thomas McClure, ..	" ..	1896
	A. N. Farnham, ..	" ..	1897
NEW HAVEN,	M. E. Terrell, ..	" ..	1897
	Amos Dickerman, ..	" ..	1897
	John N. Austin, ..	" ..	1898
	E. L. Hitchcock, ..	" ..	1898
	Hobart L. Hotchkiss, <i>S., A. V.</i> , ..	" ..	1898
	Henry S. Shiner, <i>C.</i> , ..	Morris Cove, New Haven, ..	1896
	Mrs. H. S. Shiner, <i>A. V.</i> , ..	" ..	1896
NEWINGTON,	Edwin A. Morris, <i>A. V.</i> , ..	" ..	1896
	Julius H. Morris, <i>S.</i> , ..	" ..	1896
	John S. Kirkham, <i>C.</i> , ..	Newington, ..	1896
	George E. Churchill, ..	" ..	1896

*Town School Committee.

† Board of Education.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
NEWINGTON,	Miss Lizzie A. Root, <i>A. V.</i> , ..	Newington, ..	1897
	Miss Agnes M. Belden, ..	" ..	1897
	Rev. Jared Starr, <i>S.</i> , ..	Newington Junction, ..	1898
NEW LONDON,*	Robert Francis, ..	" ..	1898
	Annie C. S. Fenner, ..	New London, ..	1896
	John G. Stanton, ..	" ..	1896
	William H. Reeves, ..	" ..	1896
	George Whittlesey, ..	" ..	1897
	Lucius E. Whiton, ..	" ..	1897
	Richard L. Crump, <i>S.</i> , ..	" ..	1897
	Thomas W. Potter, <i>C.</i> , ..	" ..	1898
	Edward H. Wheeler, ..	" ..	1898
	Charles J. Hewitt, ..	" ..	1898
NEW MILFORD,*	Chas. B. Jennings, <i>Supt.</i> , ..	" ..	1898
	George W. Richmond, ..	New Milford, ..	1896
	Charles N. Hall, ..	" ..	1896
	Fred Williams, ..	" ..	1896
	J. B. Merwin, ..	" ..	1896
	Francis E. Baldwin, <i>C.</i> , ..	" ..	1897
	W. G. Green, ..	" ..	1897
	Amos H. Bowers, ..	Gaylordsville, ..	1897
	Charles H. Soule, <i>A. V.</i> , ..	" ..	1897
	V. B. Sterling, ..	Northville, ..	1898
	Cyrus A. Todd, ..	New Milford, ..	1898
	John F. Addis, ..	Gaylordsville, ..	1898
	Albert Evitts, <i>S.</i> , ..	New Milford, ..	1898
NEWTOWN,	Rev. Otis O. Wright, <i>A. V.</i> , ..	Sandy Hook, ..	1896
	Dr. Jas. Gordon, <i>A. V.</i> , ..	" ..	1896
	Daniel G. Beers, <i>A. V.</i> , ..	Newtown, ..	1897
	John H. Brew, <i>A. V.</i> , ..	Sandy Hook, ..	1897
	Ezra L. Johnson, <i>C., A. V.</i> , ..	Newtown, ..	1898
	John J. Northrop, <i>S., A. V.</i> , ..	" ..	1898
NORFOLK,	Rev. John DePeu, <i>C.</i> , ..	Norfolk, ..	1896
	Edmund Brown, ..	" ..	1896
	Edward J. Trescott, ..	" ..	1896
	Silas A. Palmer, <i>A. V.</i> , ..	" ..	1897
	John D. Bassett, <i>S.</i> , ..	" ..	1897
	William O'Connor, ..	" ..	1897
	George R. Bigelow, <i>A. V.</i> , ..	" ..	1898
	Howard W. Carter, ..	" ..	1898
	Burritt Darrow, ..	" ..	1898
NORTH BRANFORD,	Wm. D. Ford, ..	North Branford, ..	1896
	J. H. Delehanty, ..	Northford, ..	1896
	T. A. Smith, ..	" ..	1896
	Newton M. Robinson, ..	North Branford, ..	1897
	Dwight M. Foote, <i>S., A. V.</i> , ..	Northford, ..	1897
	Rev. F. Countryman, <i>C., A. V.</i> , ..	North Branford, ..	1898
NORTH CANAAN,	M. B. Tobey, <i>C., A. V.</i> , ..	Canaan, ..	1896
	R. C. Newton, ..	" ..	1896
	A. T. Roraback, <i>S., A. V.</i> , ..	" ..	1897
	E. S. Roberts, ..	East Canaan, ..	1897
	George S. Dunning, ..	" ..	1898
	E. M. Rood, ..	Clayton, Mass., ..	1898
NORTH HAVEN,	S. B. Thorpe, <i>C.</i> , ..	North Haven, ..	1896
	Dr. R. B. Goodyear, <i>S., A. V.</i> , ..	" ..	1896
	Ezra L. Stiles, ..	" ..	1896
	Stephen H. Bower, ..	" ..	1897
	Charles O. Saxton, ..	Montowese, ..	1897
	Jesse B. Jacobs, ..	Wallingford, ..	1897
NORTH STONINGTON,	Rev. Wm. Lusk, ..	North Haven, ..	1898
	Rev. Alpha H. Simons, ..	Montowese, ..	1898
	Robert N. Barnes, ..	Fair Haven, ..	1898
	Sarah T. Palmer, <i>C., A. V.</i> , ..	Pendleton Hill, ..	1897
	Addie C. Chapman, ..	Clark's Falls, ..	1897
	Mrs. Chester S. Maine, <i>S., A. V.</i> , ..	North Stonington, ..	1897
	Edwin Adams, <i>C.</i> , ..	South Norwalk, ..	1896
NORWALK,	Frederick R. Mead, ..	Norwalk, ..	1896
	Alfred E. Austin, <i>A. V.</i> , ..	" ..	1896
	John H. Light, <i>A. V.</i> , ..	South Norwalk, ..	1897
	George W. Carroll, ..	" ..	1897
	Charles Olmstead, <i>S., A. V.</i> , ..	Norwalk, ..	1897
	Abiathar Blanchard, ..	South Norwalk, ..	1898
	Rev. Homer N. Dunning, ..	" ..	1898
	Geo. S. Bell, ..	" ..	1898

* Town School Committee.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
NORWICH,.....	Howard L. Stanton,	Norwich,	1896
	George M. Beardow,	Taftville,	1896
	Thomas A. Perkins, <i>S., A. V.</i> ,	Norwich,	1896
	William W. Collins,	"	1897
	Joseph D. Aiken,	Taftville,	1897
	Franklin H. Brown, <i>C.</i> ,	Norwich,	1897
	Joseph T. Fanning,	"	1898
	H. W. Hale,	Norwich Town,	1898
	Frank T. Maples,	Norwich,	1898
NORWICH (Town St. Dist.),†	Alba L. Hale,	Norwich Town,	1896
	Lewis A. Hyde, <i>S.</i> ,	Norwich,	1896
	Alvan T. Smith,	Norwich Town,	1896
	A. W. Dickey,	Norwich,	1897
	Gardiner Greene,	"	1897
	Wm. B. Lathrop,	Norwich Town,	1897
	Rev. Wm. S. Palmer, <i>C., A. V.</i> ,	"	1898
	Miss M. P. Gilman, <i>A. V.</i> ,	Norwich,	1898
	Miss Georgiana Case,	Norwich Town,	1898
NORWICH (Central Dist.),†	Burrell W. Hyde, <i>S.</i> ,	Norwich,	1896
	M. M. Whittemore,	"	1896
	Rev. Richard H. Nelson,	"	1897
	Luther R. Case,	"	1897
	S. Alpheus Gilbert, <i>C.</i> ,	"	1897
	Donald G. Perkins,	"	1897
	Dr. Patrick Cassidy,	"	1898
	George C. Preston,	"	1898
	John F. Parker,	"	1898
	N. L. Bishop, <i>Supt.</i> ,	"	1898
NORWICH (West Chelseat District),	Sanford A. Chapman,	"	1896
	Wm. R. Cowan, Jr.,	"	1896
	Henry G. Peck, <i>C.</i> ,	"	1896
	H. Arthur Bill,	"	1897
	J. H. Cranston,	"	1897
	Howard L. Stanton,	"	1897
	Frank H. Lovell, <i>S., A. V.</i> ,	"	1898
	Richard T. Bushnell,	"	1898
	William W. Collins,	"	1898
NORWICH (Falls District),†	Chas. C. Price, <i>Supt.</i> ,	"	1896
	Frank A. Robinson, <i>C.</i> ,	"	1896
	Geo. H. Martin, <i>S., A. V.</i> ,	"	1897
	S. H. Thresher,	"	1897
	C. D. Smith,	"	1897
	W. H. Callahan,	"	1898
	Geo. L. Yeomans,	"	1898
OLD LYME,	John Swaney,	Blackhall,	1896
	Ernest Chadwick,	Lyme,	1896
	Rev. Arthur Shirley, <i>C.</i> ,	"	1897
	Herbert M. Caulkins,	"	1897
	A. Henry Griswold, <i>A. V.</i> ,	Blackhall,	1898
	Joseph S. Huntington, <i>S.</i> ,	Lyme,	1898
OLD SAYBROOK,*.....	Joseph L. Hayden, <i>C.</i> ,	Saybrook,	1896
	John N. Clark, <i>S.</i> ,	"	1896
	Edward E. Bacon, <i>A. V.</i> ,	"	1896
	Franklin T. Bradley,	"	1897
	Geo. W. Denison,	"	1897
	Frank J. Kirtland,	"	1897
	David W. Clark,	"	1898
	Robert B. Chalker,	"	1898
	Frank S. Pratt,	"	1898
ORANGE,	Rev. N. J. Squires, <i>C., A. V.</i> ,	West Haven,	1896
	W. J. Sheehan, <i>A. V.</i> ,	"	1896
	I. P. Treat, <i>A. V.</i> ,	Orange,	1897
	D. A. Kimberly, <i>A. V.</i> ,	West Haven,	1897
	Dr. J. F. Barnett, <i>S., A. V.</i> ,	"	1898
	John Mackrille, <i>A. V.</i> ,	"	1898
OXFORD,	Orlando C. Osborn, <i>A. V.</i> ,	Oxford,	1896
	Dr. Lewis Barnes, <i>S., A. V.</i> ,	"	1896
	Charles H. Lum, <i>A. V.</i> ,	"	1897
	Rev. Lewis F. Morris, <i>C., A. V.</i> ,	"	1897
	Edgar B. Harger, <i>A. V.</i> ,	"	1898
	Elijah B. Treat, <i>A. V.</i> ,	"	1898
PLAINFIELD,	Rev. S. H. Fellows, <i>S., A. V.</i> ,	Wauregan,	1896
	J. M. Wilcox,	Central Village,	1896

*Town School Committee.

† Board of Education.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
PLAINFIELD,.....	Henry C. Starkweather, ..	Plainfield, ..	1896
	Daniel H. Grover, <i>A. V.</i> , ..	Moosup, ..	1897
	Rev. Henry T. Arnold, <i>A. V.</i> , ..	Plainfield, ..	1897
	Rev. J. A. Creedon, ..	Moosup, ..	1897
	Frederick T. Johnson, ..	Wauregan, ..	1898
	Waldo Tillinghast, <i>C., A. V.</i> , ..	Plainfield, ..	1898
PLAINVILLE,*.....	Erastus Spaulding, ..	Moosup, ..	1898
	S. P. Williams, ..	Plainville, ..	1896
	J. S. Corban, <i>S.</i> , ..	" ..	1896
	Dr. T. G. Wright, ..	" ..	1897
	Mrs. Mary G. Clark, ..	" ..	1897
	Robert C. Usher, <i>C.</i> , ..	" ..	1898
PLYMOUTH,	Rev. H. T. Walsh, <i>A. V.</i> , ..	" ..	1898
	M. W. Leach, ..	Plymouth, ..	1896
	F. A. Scott, ..	Pequabuck, ..	1896
	A. S. Gaylord, <i>S., A. V.</i> , ..	Terryville, ..	1896
	J. W. Clark, ..	" ..	1897
	Rev. William A. Gay, ..	" ..	1897
POMFRET,.....	A. W. Welton, ..	Plymouth, ..	1897
	W. W. Clemence, <i>C.</i> , ..	Terryville, ..	1898
	Henry E. Stoughton, ..	Plymouth, ..	1898
	A. W. Grannis, ..	Pequabuck, ..	1898
	Mrs. Mary I. Smith, ..	Pomfret Center, ..	1896
	George Allen, <i>S.</i> , ..	Abington, ..	1896
PORTLAND,.....	Wm. I. Bartholomew, ..	Putnam, ..	1896
	Mrs. A. C. S. Johnson, <i>A. V.</i> , ..	Elliott, ..	1897
	Mrs. Chas. W. Grosvenor, ..	Pomfret Center, ..	1897
	Rev. Frederick Gardner, ..	" ..	1897
	Albertus S. Bruce, <i>C.</i> , ..	Pomfret Landing, ..	1898
	Walter Bryden, ..	Elliott, ..	1898
PORTLAND,.....	Philo T. Kingsbury, ..	" ..	1898
	Dr. C. A. Sears, <i>C., A. V.</i> , ..	Portland, ..	1896
	F. Gildersleeve, ..	Gildersleeve, ..	1896
	W. D. Penfield, <i>S., A. V.</i> , ..	Cobalt, ..	1896
	E. F. Bigelow, <i>A. V.</i> , ..	Portland, ..	1897
	H. E. Ellsworth, ..	" ..	1897
PRESTON,.....	R. H. Pascall, ..	" ..	1897
	Peter H. Wilson, ..	" ..	1898
	Rev. W. W. Smith, <i>A. V.</i> , ..	Gildersleeve, ..	1898
	Rev. O. H. Raftery, ..	Portland, ..	1898
	John F. Richardson, <i>C.</i> , ..	Preston City, ..	1896
	Appleton Main, <i>S.</i> , ..	" ..	1896
PROSPECT,*.....	John E. Woodward, <i>A. V.</i> , ..	Norwich, ..	1896
	Morris Berger, ..	Prospect, ..	1896
	Halsey S. Clark, <i>C.</i> , ..	Union City, ..	1896
	Rev. Wm. H. Phipps, <i>S., A. V.</i> , ..	Prospect, ..	1897
	Mrs. W. E. Clark, ..	" ..	1897
	D. M. Plumb, <i>A. V.</i> , ..	" ..	1898
PUTNAM,.....	Edgar G. Wallace, ..	" ..	1898
	George A. Hammond, ..	Putnam, ..	1896
	Frank F. Russell, ..	" ..	1896
	Moses G. Leonard, ..	" ..	1896
	Eugene A. Wheelock, ..	" ..	1897
	Lucius H. Fuller, <i>C.</i> , ..	" ..	1897
REDDING,.....	Arthur D. McIntyre, ..	" ..	1897
	Dr. John B. Kent, ..	" ..	1898
	Wm. R. Barber, <i>A. V.</i> , ..	" ..	1898
	Eric H. Johnson, <i>S., A. V.</i> , ..	" ..	1898
	Dr. Howard P. Mansfield, <i>A. V.</i> , ..	Georgetown, ..	1896
	Mrs. C. C. Gorham, <i>S., A. V.</i> , ..	Redding, ..	1896
RIDGEFIELD,.....	J. N. Nickerson, ..	" ..	1897
	W. Barlow Hill, ..	" ..	1897
	Burr Mills, ..	Georgetown, ..	1897
	Edward P. Shaw, <i>A. V.</i> , ..	Redding Ridge, ..	1898
	W. C. Sanford, <i>C.</i> , ..	" ..	1898
	Wm. Hazen, ..	Georgetown, ..	1898
RIDGEFIELD,.....	John D. Nash, ..	Ridgefield, ..	1896
	Wm. J. Humphreys, ..	" ..	1896
	Rev. Foster Ely, <i>S.</i> , ..	" ..	1896
	Edward H. Smith, <i>C.</i> , ..	" ..	1897
	Dr. Henry B. Savage, ..	" ..	1897
	Joel L. Rockwell, ..	" ..	1897
	Rev. J. W. Ballantine, <i>A. V.</i> , ..	" ..	1898

*Town School Committee.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
RIDGEFIELD,	Melbert B. Cary,	Ridgefield,	1898
	Edward J. Couch,	"	1898
ROCKY HILL,	Wm. F. Griswold,	Rocky Hill,	1896
	Mrs. Fannie A. Warner,	"	1896
	James H. Warner,	"	1897
	Wm. G. Robbins, S.,	"	1897
	Dr. F. L. Burr,	"	1898
	Cyprian H. Hart, C.,	"	1898
	Samuel Dimock, A. V.,	"	1898
ROXBURY,	S. B. Smith, C.,	Roxbury,	1896
	John W. Erwin,	Roxbury Station,	1896
	Rev. W. D. Humphrey, S., A. V.,	Roxbury,	1897
	Edward W. Preston,	"	1898
	Geo. W. P. Leavenworth, A. V.,	Hotchkissville,	1898
SALEM,	Henry E. Avery,	Gardner's Lake,	1896
	Alvah Morgan,	Salem,	1896
	Robert A. Bailey, C.,	"	1897
	Rev. J. Ordway,	"	1897
	Dr. C. F. Congdon, S., A. V.,	"	1898
	Enoch B. Bulkeley,	"	1898
SALISBURY,	George B. Burrall, C.,	Lakeville,	1896
	Rev. James H. George, A. V.,	Salisbury,	1897
	Dr. Wm. B. Bissell, A. V.,	Lakeville,	1897
	Elias F. Sanford, S., A. V.,	Ore Hill,	1898
	Rev. H. E. Tarrant, A. V.,	Lime Rock,	1898
SAYBROOK,*	Thomas L. Parker, C.,	Deep River,	1896
	George F. Spencer,	"	1896
	Emory C. Parker,	"	1896
	Dr. Edwin Bidwell,	"	1897
	Fred. W. Williams,	"	1897
	T. L. Harris,	"	1897
	Fred. L'Hommedieu, A. V.,	"	1898
	Herbert S. Howard,	"	1898
	Henry M. Snell, S., A. V.,	"	1898
SCOTLAND,	Flora Moffit,	Scotland,	1896
	Caleb Anthony, S., A. V.,	"	1896
	J. B. Bacon, C.,	"	1897
	Eva Kimball,	"	1897
	Mary Gallup,	"	1898
	Daniel T. Murphy,	"	1898
SEYMOUR,*	T. L. James, C.,	Seymour,	1896
	F. A. Rugg,	"	1896
	Edward C. Brown,	"	1896
	John Early,	"	1897
	H. S. Halligan,	"	1897
	L. A. Camp,	"	1897
	T. B. Beach, S., A. V.,	"	1898
	James Swan,	"	1898
	Dr. Patrick F. Strapp,	"	1898
SHARON,	Herman C. Rowley, C.,	Sharon,	1896
	F. W. Dakin,	"	1896
	Robert E. Goodwin,	"	1897
	Dwight N. Eggleston,	"	1897
	Charles C. Gordon,	"	1898
	Dr. B. W. Munson, S., A. V.,	"	1898
SHERMAN,	Mills Hungerford, C., A. V.,	Sherman,	1896
	W. C. Allen,	"	1896
	N. T. Hungerford,	"	1896
	John N. Woodruff, S., A. V.,	"	1897
	Charles I. Leach, A. V.,	"	1897
	Ammi D. Giddings,*	"	1898
	Frank Hungerford,	"	1898
	W. J. Soule,	"	1898
SIMSBURY,	Chas. B. Holcomb,	Tariffville,	1896
	Gavett B. Holcomb, A. V.,	Weatogue,	1896
	Rev. C. E. Stowe, S., A. V.,	Simsbury,	1897
	Miss Mary Humphrey,	"	1897
	Rev. J. B. McLean, C.,	"	1898
	Dr. Charles M. Wooster, A. V.,	Tariffville,	1898
SOMERS,	M. F. Gowdy,	Somersville,	1896
	W. P. Fuller,	Somers,	1896
	C. J. Stephenson,	"	1897
	A. W. Kibbe, S., A. V.,	"	1897

*Town School Committee.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
SOMERS,.....	Rev. C. H. Ricketts, C., L. A. Kibbe, ..	Somers,	1898 1898
SOUTHBURY,.....	Rev. David F. Pierce, C., Birdsey Gilbert, ..	South Britain,	1898 1898
SOUTHINGTON,*.....	G. A. Stiles, S., A. V., Ellen T. Lewis, ..	" "	1898 1896
	Norman A. Barnes, .. Lydia S. Sloper, ..	Plantsville,	1896 1896
	George S. Allen, .. Lucretia A. Cummings, A. V.,	Plantsville,	1897 1897
	John J. Barnes, C., .. James H. Osborne, S.,	Southington,	1897 1898
	Ella G. Brooks, Edwin N. Walkley, ..	" "	1898 1898
	Albert Candlin, Supt., .. Robert Grant, S., ..	" "	1898 1896
SOUTH WINDSOR,.....	Clayton Grant, Olive A. Jones, A. V., ..	East Windsor Hill, Buckland,	1896 1896
	Seth Vinton, C., Frank Avery,	South Windsor, Buckland,	1896 1897
	Ellen M. Foster, A. V., .. Wm. D. Nolan,	Wapping,	1897 1898
SPRAGUE,	Nathan Geer, A. V., .. Ebenezer Allen, C., ..	Baltic,	1896 1897
	Mrs. E. L. Smith, A. V., .. Fred'k Dobrow,	" "	1897 1898
	James E. Vickridge, S., A. V., Ralph Wiers, A. V., ..	Baltic,	1898 1898
STAFFORD,.....	J. R. Washburn, S., A. V., Dr. F. L. Smith, C., A. V.,	Hanover,	1896 1897
	C. H. King, A. V., Rev. A. J. McLeod, A. V.,	Crystal Lake, West Stafford,	1897 1896
	Dr. T. H. Rafferty, A. V., .. Geo. H. Soule, A. V., ..	Stafford Springs, .. " "	1897 1897
STAMFORD,*.....	Dr. Watson E. Rice, A. V., Chas. H. Peck, A. V., ..	" "	1898 1898
	Schuyler Merritt, C., A. V., Nath'l R. Hart, A. V., ..	Stamford,	1898 1896
	Dr. Henry P. Geib, A. V., .. Dr. Lewis R. Hurlburt, A. V.,	" "	1896 1896
	Frank H. Baldwin, A. V., .. Robert A. Fosdick, A. V.,	" "	1897 1897
	Everett C. Willard, Supt., John B. Stanton, ..	" "	1898 1898
STERLING,	Orren W. Bates, Henry D. Dixon,	Moosup,	1896 1896
	Claramon Hunt, Benjamin S. Bliss, S., A. V.,	Oneco,	1897 1897
	Oliver A. Barr, C., Silas B. Wheeler, C., ..	North Sterling, .. Sterling,	1897 1898
STONINGTON,.....	Simeon Gallup, S., A. V., Chas. H. Babcock, A. V.,	Oneco,	1898 1898
STRATFORD,.....	A. Wilcoxson, S., A. V., R. H. Russell, C.,	Old Mystic,	1896 1896
	Wm. B. Cogswell, A. V., H. J. Curtis, A. V., ..	" "	1896 1896
	Chas. C. Wells, A. V., .. Geo. F. Lewis, A. V., ..	Westerly, R. I., .. Stratford,	1896 1896
SUFFIELD,.....	Leverett N. Austin, S., Rev. Chas. B. Strong, ..	" "	1897 1897
	Dr. Philo W. Streett .. Rev. George F. Genung, C.,	" "	1897 1898
	George F. Kendall, .. Randall Salisbury, ..	" "	1898 1898
THOMASTON,*.....	Rev. L. B. Curtis, A. V., Albert P. Bradstreet, C.,	West Suffield, .. Suffield,	1896 1896
	Rev. Arthur T. Parsons, George H. Stoughton, ..	Thomaston,	1896 1896
	Geo. A. Lemmon, Rev. M. J. Daly,	" "	1897 1897
	Fred I. Roberts, S., .. Geo. A. Stoughton, A. V.,	" "	1897 1898
	Dr. Ralph S. Goodwin, .. William Trihey,	" "	1898 1898

*Town School Committee.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
THOMPSON,.....	E. Herbert Cortis, <i>C., A. V.,</i>	North Grosvenordale, ..	1898
	Dr. Geo. N. Towne, <i>S., A. V.,</i>	Thompson, ..	1898
	E. F. Thompson, <i>A. V.,</i>	North Grosvenordale, ..	1898
TOLLAND,.....	Geo. P. Field, ..	Rockville, ..	1896
	William D. Holman, ..	West Willington, ..	1896
	A. L. Benton, <i>C., S., A. V.,</i>	Tolland, ..	1897
	W. N. Simmons, ..	" ..	1897
	Edward E. Fuller, ..	" ..	1898
	David A. Brown, ..	" ..	1898
TORRINGTON,*.....	Burr Lyon, ..	Torrington, ..	1896
	Edward B. Birge, ..	Torrington, ..	1896
	Edward J. Brennan, ..	Torrington, ..	1896
	Willard A. Cowles, <i>S.,</i>	" ..	1897
	James W. Hague, ..	" ..	1897
	Elisha J. Steele, <i>C.,</i>	Torrington, ..	1898
	James Alldis, ..	" ..	1898
	Edward S. Miner, ..	Burrville, ..	1898
	Edwin H. Forbes, <i>Supt.,</i>	Torrington, ..	1898
TRUMBULL,*.....	Horace L. Fairchild, ..	Nichols, ..	1896
	Ormel Hall, ..	Plattsville, ..	1896
	Lewis Brinsmade, ..	Trumbull, ..	1896
	Joseph A. Treadwell, ..	Stepney Depot, ..	1897
	Erwin S. Fairchild, ..	Nichols, ..	1897
	Rev. C. W. Boylston, <i>S., A. V.,</i>	Long Hill, ..	1897
	Sterling H. Booth, <i>C.,</i>	Trumbull, ..	1898
	Eli P. Burton, ..	" ..	1898
	Wesley B. Coan, ..	Long Hill, ..	1898
	Frank Towne, ..	Union, ..	1896
UNION,.....	Ernest E. Corbin, ..	" ..	1896
	Jonathan C. Upham, ..	" ..	1897
	Elam C. Booth, <i>C.,</i>	Stafford Springs, ..	1897
	S. W. Newell, ..	Union, ..	1898
	Francis L. Upham, <i>S., A. V.,</i>	Staffordville, ..	1898
VERNON,.....	Dr. F. Walsh, ..	Rockville, ..	1896
	E. G. Butler, <i>A. V.,</i>	" ..	1896
	A. M. Gibson, ..	" ..	1897
	W. B. Foster, <i>S., A. V.,</i>	" ..	1897
	A. R. Goodrich, <i>C.,</i>	Vernon, ..	1898
VOLUNTOWN,.....	Morris Talcott, ..	Talcottville, ..	1898
	Leonard B. Kinney, ..	Voluntown, ..	1896
	Helen R. Dewhurst, <i>S., A. V.,</i>	" ..	1896
	Frank S. Bitgood, ..	" ..	1897
	E. Byron Gallup, ..	Ekonk, ..	1897
	John E. Green, <i>C.,</i>	Voluntown, ..	1898
WALLINGFORD,.....	Warren R. Davis, ..	" ..	1898
	Rev. F. E. Marble, ..	Wallingford, ..	1896
	J. B. Kendrick, ..	" ..	1896
	J. J. Redmond, ..	" ..	1897
	Rev. J. E. Wildman, <i>C., S., A. V.,</i>	" ..	1897
	Rev. Hugh Mallon, ..	" ..	1898
WARREN,.....	L. M. Hubbard, ..	" ..	1898
	Noble B. Strong, ..	Warren, ..	1896
	Daniel Young, ..	" ..	1897
	Rev. A. Gardner, <i>C., S., A. V.,</i>	" ..	1897
	Homer T. Sackett, ..	" ..	1898
WASHINGTON,*.....	Joseph R. Breen, ..	Cornwall Bridge, ..	1898
	Charles N. Beach, <i>C., A. V.,</i>	Washington Depot, ..	1896
	S. C. Kingman, ..	" ..	1896
	Rev. Henry Upson, <i>A. V.,</i>	New Preston, ..	1897
	Chas. P. Lyman, ..	" ..	1897
	George T. Sperry, ..	" ..	1898
WATERBURY,.....	Wm. G. Brinsmade, <i>S., A. V.,</i>	Washington, ..	1898
	W. F. Griggs, ..	Waterbury, ..	1896
	John L. Saxe, <i>C.,</i>	" ..	1896
	James E. Russell, <i>S.,</i>	" ..	1896
	John A. Osborn, <i>A. V.,</i>	Hopeville, ..	1897
	J. Archambeault, ..	Waterbury, ..	1897
	Geo. H. Cowell, ..	" ..	1897
WATERBURY(Cent. Dist.),†	Homer F. Bassett, <i>A. V.,</i>	" ..	1898
	Porter L. Wood, ..	" ..	1898
	Frank P. Brett, ..	" ..	1898
	Dr. E. W. McDonald, <i>C., A. V.,</i>	" ..	1895
	G. H. Cowell, <i>A. V.,</i>	" ..	1895

*Town School Committee. †Board of Education.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
WATERBURY,	Dr. John F. Hayes, <i>A. V.</i> , ..	Waterbury,	1895
(Cent. Dist.),†	Dr. B. A. O'Hara, <i>A. V.</i> , ..	"	1895
	Thomas D. Wells, <i>A. V.</i> , ..	"	1895
	Dr. Wm. F. Hinckley, <i>A. V.</i> , ..	"	1895
	Thomas J. Moran, <i>S.</i> , ..	"	1895
WATERFORD,	H. H. Gorton, <i>S., A. V.</i> , ..	New London,	1896
	A. H. Lanphere, <i>C., A. V.</i> , ..	Waterford,	1896
	R. B. Wall, <i>A. V.</i> , ..	"	1897
	W. C. Saunders, <i>A. V.</i> , ..	"	1897
	E. J. Hempstead, <i>A. V.</i> , ..	New London,	1898
	J. E. Dart, <i>A. V.</i> , ..	"	1898
WATERTOWN,	Frank S. R. Douglass, <i>A. V.</i> , ..	Oakville,	1896
	Merrit C. Skilton, <i>A. V.</i> , ..	Watertown,	1896
	George F. Pritchard, <i>A. V.</i> , ..	"	1897
	T. P. Baldwin, <i>S., A. V.</i> , ..	"	1897
	E. C. Margraff, <i>A. V.</i> , ..	"	1898
	H. N. Cunningham, <i>C., A. V.</i> , ..	"	1898
WESTBROOK, *	Wm. A. Jones, <i>C., A. V.</i> , ..	Westbrook,	1896
	Chas. L. Clark,	"	1896
	Gilbert A. Post,	"	1896
	Henry Stevens,	"	1897
	Albert W. Stokes,	"	1897
	Hamlin Stevens,	"	1897
	Geo. O. Stannard,	"	1897
	Chas. E. Chapman, <i>S.</i> , ..	"	1898
	Henry Wright,	"	1898
WEST, HARTFORD, *	A. C. Sternberg, <i>A. V.</i> , ..	West Hartford,	1896
	Frank H. Stadtmueller, <i>S.</i> , ..	Elmwood,	1896
	H. C. Judd,	Highland St., Hartford, ..	1896
	C. Edward Beach,	Elmwood,	1897
	Rev. T. M. Hodgdon,	West Hartford,	1897
	Mrs. Robert Way,	"	1897
	Wm. H. Hall, <i>C.</i> ,	"	1898
	Wilbur E. Goodwin,	Elmwood,	1898
	W. W. Huntington,	Prospect Ave., Hartford, ..	1898
	Chas. D. Hine, <i>A. V.</i> , ..	Hartford,	1898
WESTON,	Rev. Alex. Hamilton,	Lyons Plain,	1896
	David S. Parsons,	"	1896
	Ebenezer Fitch, <i>C.</i> ,	Westport,	1897
	Vanderbilt Godfrey, <i>S., A. V.</i> , ..	Norwalk,	1897
	Iverson C. Fanton,	Aspetuck,	1898
	Rufus K. Fitch,	Weston,	1898
WESTPORT,	Rev. Jabez Backus, <i>A. V.</i> , ..	Westport,	1896
	Dr. L. T. Day, <i>S., A. V.</i> , ..	"	1896
	J. Frank Ellwood,	Green's Farms,	1897
	C. H. Kemper, Jr.,	Westport,	1897
	Wm. H. Saxton, <i>C.</i> ,	Saugatuck,	1898
	Rev. John H. Carroll,	Westport,	1898
WETHERSFIELD,	Thomas N. Griswold,	South Wethersfield,	1896
	Joseph O. Hurlbut, <i>C., A. V.</i> , ..	Wethersfield,	1896
	Stephen Morgan,	"	1896
	George W. Harris,	"	1897
	Stephen M. Welles,	"	1897
	Luther W. Adams,	South Wethersfield,	1897
	Leslie E. Adams, <i>S.</i> ,	"	1898
	Edward D. Robbins,	Wethersfield,	1898
	Frederick W. Warner,	"	1898
WILLINGTON,	Charles T. Preston, <i>C.</i> ,	Willington,	1897
	Rev. Chas. H. Brown, <i>S., A. V.</i> , ..	"	1897
	Mrs. Esther Dimock, <i>A. V.</i> , ..	Moose Meadow,	1897
WILTON,	Horace S. Reynolds,	North Wilton,	1896
	Luzon Jelliffe, <i>S.</i> ,	Wilton,	1896
	William J. Betts,	North Wilton,	1897
	John B. Sturges,	Cannon's,	1897
	George William Ogden, <i>A. V.</i> , ..	Wilton,	1898
	Percy C. Ackerman, <i>C.</i> ,	"	1898
WINCHESTER,	Mrs. M. H. Wetmore, <i>A. V.</i> , ..	Winchester,	1896
	Miss B. W. Carpenter, <i>A. V.</i> , ..	West Winsted,	1896
	James P. Shelly, <i>C., A. V.</i> , ..	Winsted,	1896
	Charles A. Bristol, <i>A. V.</i> , ..	"	1897
	Rev. Geo. F. Prentiss, <i>S., A. V.</i> , ..	"	1897
	Dr. William S. Hulbert, <i>A. V.</i> , ..	"	1898

* Town School Committee.

† Board of Education.

TOWNS.	NAMES.	P. O. Address.	Term Expires.
WINDHAM,.....	Dr. Frederick L. Rogers, ..	Willimantic, ..	1895
	Dr. John Weldon, ..	" ..	1895
	George L. Storrs, S., A. V., ..	" ..	1895
	Rev. C. A. Dinsmore, C., A. V., ..	" ..	1896
	Mrs. Emir W. Hamlin, A. V., ..	" ..	1896
	Mrs. Abbie S. Utley, ..	" ..	1896
	S. B. Harvey, ..	" ..	1897
	J. W. Hillhouse, ..	" ..	1897
	Dr. Frank E. Guild, A. V., ..	Windham, ..	1897
	Rev. Roscoe Nelson, A. V., ..	Windsor, ..	1896
WINDSOR,....	Eugene Brown, S., A. V., ..	Poquonock, ..	1896
	V. Emma Thrall, A. V., ..	Windsor, ..	1897
	John Kearney, ..	Poquonock, ..	1897
	Rev. F. W. Harriman, C., A. V., ..	Windsor, ..	1898
	William H. Harvey, A. V., ..	" ..	1898
	C. W. Holbrook, ..	Windsor Locks, ..	1896
WINDSOR LOCKS,*.....	G. W. Montgomery, A. V., ..	" ..	1896
	T. F. McCarty, C., ..	" ..	1897
	F. S. Bidwell, ..	" ..	1897
	F. L. Ashley, S., ..	" ..	1898
	Dr. W. J. Coyle, A. V., ..	" ..	1898
	Elliot Bronson, ..	Wolcott, ..	1896
WOLCOTT,*.....	Andrew J. Slater, ..	" ..	1896
	Henry B. Carter, C., ..	" ..	1897
	Rufus Norton, ..	" ..	1897
	John R. S. Todd, S., A. V., ..	Waterbury, ..	1898
	Evelyn M. Upson, ..	Wolcott, ..	1898
	Stiles C. Williams, ..	Westville, ..	1896
WOODBIDGE,*.....	Henry E. Baldwin, ..	" ..	1896
	Charles Pierson Augur, C., ..	" ..	1896
	William W. Peck, ..	" ..	1897
	Stephen M. Peck, ..	" ..	1897
	Henry W. Chatfield, ..	Seymour, ..	1897
	Elmer E. Thomas, ..	Westville, ..	1898
	William H. Dauchy, ..	" ..	1898
	William H. Warner, S., A. V., ..	" ..	1898
	Rev. Joseph A. Freeman, C., ..	Woodbury, ..	1896
	Rev. J. L. R. Wyckoff, ..	North Woodbury, ..	1896
WOODBURY,....	Michael F. Skelly, ..	Woodbury, ..	1896
	Edward S. Boyd, ..	" ..	1896
	N. M. Strong, ..	North Woodbury, ..	1897
	Chas. T. Terrill, ..	" ..	1897
	A. D. Warner, ..	Woodbury, ..	1898
	David L. Somers, ..	North Woodbury, ..	1898
	W. J. Clark, S., A. V., ..	" ..	1898
	Vernon T. Wetherell, A. V., ..	East Woodstock, ..	1896
	W. W. Webber, S., ..	Woodstock, ..	1896
	Henry W. Hibbard, A. V., ..	" ..	1896
WOODSTOCK,.....	Dr. Joseph Spaulding, ..	Woodstock, ..	1897
	Rev. P. S. Butler, A. V., ..	West Woodstock, ..	1897
	Mrs. Mary A. Corbin, ..	" ..	1897
	Rev. F. H. Viets, C., ..	North Woodstock, ..	1898
	John M. Paine, ..	East Woodstock, ..	1898
	Henry K. Safford, ..	West Woodstock, ..	1898

*Town School Committee.

Below will be found a list of the directors of the libraries organized under the Acts of 1893 :

Towns	Names	P. O. Address	Term Expires
Andover.....	C. L. Backus, C	Andover	
	Rev. J. B. Robinson	Andover	
	E. M. Yeomans, S	Andover	
Chester.....	Miss Grace Stanley, L	Andover	
	Wilbur A. Brothwell	Chester	1896
	Miss Elizabeth H. Smith	Chester	1896
	Miss Hattie Pratt, S	Chester	1897
	Joseph E. Silliman	Chester	1897
	Miss Gertrude M. Turner	Chester	1898
	Sylvester W. Turner, C	Chester	1898
Durham.....	Miss Emma G. Leete, L	Chester	
	Wm. A. Parsons	Durham Center	1689
	Curtis C. Atwell	Durham	1896
	Rev. Joseph Hooper	Durham	1896
	Andrew M. Camp, S	Durham	1897
	Judson E. Francis	Durham Centre	1897
	Wilbur L. Davis	Durham	1897
	E. A. Markham, M.D., C	Durham	1898
	Rev. Wm. B. Clarke	Durham	1898
	W. A. Alling	Durham	1898
	Miss Mary J. Camp, L	Durham	
East Haddam...	Michael Bride	Moodus	1896
	A. W. Chaffee	Moodus	1896
	Geo. Wakeman	Moodus	1896
	J. W. Chapman	Moodus	1896
	S. P. Clark	Moodus	1896
	Ozias H. Parker	East Haddam	1896
	E. W. Chaffee, C	Moodus	1897
	A. E. Purple	Moodus	1897
	Rev. Jabez Marshall	Moodus	1897
	G. P. Lecrenier, S	Moodus	1897
	A. J. Silliman	Moodus	1897
	Dr. E. E. Williams	Moodus	1897
	W. E. Nichols	Little Haddam	1897
	Jas. D. Balen	Moodus	1898
	Mrs. W. L. Fowler, Jr	Moodus	1898
	Mrs. Eliza Miller	Moodus	1898
	Rev. W. C. Newell	Moodus	1898
	Charles E. Brownell	Moodus	1898
	Rev. Francis Parker	Little Haddam	1898
	Julius Attwood	East Haddam	1898
Glastonbury....	Nellie E. Chaffee, L	Moodus	1898
	J. H. Hutchins, C and L	Glastonbury	1896
	John W. Purtell	Hopewell	1898
	Dr. C. G. Rankin, S	Glastonbury	1896
	Rev. B. F. Holden	Buckingham	1898
	C. F. Strung	South Glastonbury	1898
Hampton.....	W. H. Hammond	Elliot	1896
	Eliza Durkee	Hampton	1896
	L. W. Spencer	Hampton	1897
	Millie G. Clevelands	Hampton	1897
	J. W. Congdon, C	Howard Valley	1898
	W. H. Burnham	Hampton	1898
	Miss Kate A. Thompson, L	Hampton	
Newington.....	Rev. Herbert Macy, C	Newington	1896
	Miss Lizzie A. Root	Newington	1896
	Alfred B. Fish, S	Newington Junction	1897
	Mrs. E. A. Deming	Newington	1897
	Miss Mary Luce	New Britain	1889

Towns	Names	P. O. Address	Term Expires
New Canaan ...	Miss Alice Latimer	New Britain	1898
	Russell L. Hall, S	New Canaan	1896
	Mrs. G. F. Lockwood	New Canaan	1896
	Frank H. Gleason	New Canaan	1896
	Benj. P. Mead, C	New Canaan	1897
	Mrs. H. F. Kastendeck	New Canaan	1897
	Miss Martha Silliman, L	New Canaan	1898
	Philo A. Thatcher	New Canaan	1898
North Canaan...	Lucius M. Monroe	New Canaan	1898
	Daniel L. Freeman	Canaan	1896
	Miles B. Tobey, C	Canaan	1897
	Samuel A. Eddy, S	Canaan	1898
	Mrs. S. J. Hamm, L	Canaan	
Plainville.....	Myron E. Powers	Plainville	1896
	Henry T. Walsh	Plainville	1896
	Henry D. Miller	Plainville	1897
	Allison N. Clark	Plainville	1897
	Robert C. Usher, C	Plainville	1898
	Marshall P. Ryder, S	Plainville	1898
	Grace Matthews, L	Plainville	1898
	F. A. Scott	Terryville	1896
Plymouth.....	Wm. Duffy	Terryville	1896
	A. S. Gaylord, S	Terryville	1896
	Jonathan Starr	Terryville	1897
	James J. Murphy	Terryville	1897
	Edgar L. Pond	Terryville	1897
	Steven Purrington	Pequabuck	1898
	T. F. Higgins	Terryville	1898
	Richard Baldwin, C	Terryville	1898
Portland.....	Miss Gertrude Ells, L	Terryville	1898
	Asaph H. Hale	Portland	1896
	Edw. F. Bigelow	Portland	1896
	John Bransfield	Portland	1897
	Carl A. Ahlquist	Portland	1897
	Rev. O. H. Raftery, C	Portland	1898
	W. H. Edwards, S	Portland	1898
	Robert S. Mitchell, L	Portland	1898
Prospect.....	David B. Hotchkiss, C	Prospect	1897
	Halsey S. Clark	Prospect	1897
	David M. Plumb	Prospect	1898
	Wm. E. Clark	Prospect	1898
	John R. Platt	Prospect	1898
	Rufus M. Gillette	Prospect	1898
	Stephen A. Talmadge, S	Prospect	1899
	Edgar Wallace	Prospect	1899
Putnam... ..	Horatio N. Clark	Prospect	1899
	Mrs. Sarah Talmadge, L	Prospect	
	J. B. Kent	Putnam	1896
	L. H. Fuller, C	Putnam	1896
	George A. Hammond	Putnam	1896
	George E. Shaw	Putnam	1897
	J. W. Manning	Putnam	1897
	Eric H. Johnson, S	Putnam	1897
Scotland	E. O. Wheelock	Putnam	1898
	Geo. W. Holt	Putnam	1898
	S. H. Seward	Putnam	1898
	Miss Alice E. Johnson, L		
	William M. Burnham	Scotland	1896
	Caleb Anthony	Scotland	1896
	Mr. Gerald Waldo	Scotland	1897
	Mrs. Gerald Waldo	Scotland	1897

Towns	Names	P. O. Address	Term Expires
Seymour....	Miss L. Flora Gager, S	Scotland	1898
	Rev. Henry B. Mead, C	Scotland	1898
	Hon. C. French	Seymour	1896
	Mrs. L. A. Camp	Seymour	1896
	Mrs. H. A. Radford	Seymour	1896
	W. C. Sharpe	Seymour	1897
	S. A. Beach	Seymour	1897
	Mrs. H. M. Barber	Seymour	1897
	James Swan, C	Seymour	1898
	Mrs. T. L. James	Seymour	1898
	E. C. Stiles, S	Seymour	1898
	Miss Iva E. Sharp, L	Seymour	
	Myron F. Gowdy, C	Somersville	1896
	William H. Burdick	Somers	1896
Somers....	William B. Harlow	Somers	1895
	Charles H. Ricketts	Somers	1897
	Charles S. Fuller	Somers	1897
	Arthur E. Brainard	Somersville	1898
	Arthur W. Kibbe, S	Somers	1898
	Oscar Keeney	Somersville	1898
	James Thompson	Somersville	1898
	Hezekiah S. Sheldon	Suffield	1896
	Matthew T. Newton	Suffield	1896
	Dwight S. Fuller	Suffield	1896
	Sarah D. Spencer	Suffield	1896
	Martin H. Smith, C	Suffield	1897
	Jarvis K. Mason	Suffield	1897
	James O. Haskins, S	Suffield	1897
Suffield.....	Louise E. Hatheway	Suffield	1897
	Alema F. Owen	Suffield	1898
	Leverett N. Austin	Suffield	1898
	Oliver C. Rose	Suffield	1898
	Frederick B. Hatheway	Suffield	1898
	Mary Gay Spencer, L	Suffield	
	E. M. Horton	Union	1896
	H. B. Booth	Staffordville	1896
	M. H. Kinney, C	Mashapaug	1897
	George Towne, S	Union	1897
	M. A. Marcy	Union	1898
	E. E. Corbin	Woodstock Valley	1898
	Edwin W. Upham, L	Union	
	Rev. Gurdon F. Bailey, S	Westbrook	1896
Westbrook	Charles L. Clark	Westbrook	1896
	Miss Adelaide S. Moore	Westbrook	1896
	George C. Moore	Westbrook	1897
	Theodore D. Post	Westbrook	1897
	Miss Nellie A. Post	Westbrook	1897
	Rev. J. H. Crofut, C	Westbrook	1898
	Mrs. Alice Champlin	Westbrook	1898
	Mrs. Susan B. Dickinson	Westbrook	1898
	Miss Caroline E. Moore, L	Westbrook	1898
	Mrs. J. W. Griswold	Wethersfield	1896
	Miss Mary Harris	Wethersfield	1896
	Miss Kate C. Robbins L	Wethersfield	1896
	Miss Mary Stoddard, S	Wethersfield	1897
	Frederick A. Griswold	Wethersfield	1897
Wethersfield...	S. Francis Willard	Wethersfield	1897
	Joseph O. Hurlburt, C	Wethersfield	1898
	J. Leslie Adams	Wethersfield	1898
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State of Connecticut.

Thirty-First Annual Report
OF THE
INSURANCE COMMISSIONER
FOR 1895.



FIRE, MARINE, FIDELITY,
AND
CASUALTY COMPANIES.

PART I.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1896.

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Insurance Department,

Hartford, March 16, 1896.

To the Governor.

Sir: I have the honor to submit herewith, as provided by law, Part I of the Thirty-first Annual Report of this Department.

Frederick A. Betts.

Insurance Commissioner.

REPORT—PART I.

Section 2825 of the General Statutes of Connecticut provides that the Commissioner shall annually submit to the Governor a report of his official acts, and of the condition of all insurance companies doing business in this state with a condensed statement of their reports made to him arranged in proper form for printing, together with a statement of the fees received by him from such companies and paid by him to the Treasurer ; and he shall biennially submit to the General Assembly such annual reports and statements.

The first volume of the report contains a detailed statement of the condition on December 31, 1895, of all the companies authorized to transact the business of fire, marine, fidelity, steam boiler, and plate glass.

Since the corresponding part of the Commissioner's last report the following Fire, Marine, Casualty, and Surety Companies have been admitted to the state up to January 1, 1896 :

Date of Admission.	Name and Location.	Capital in United States.	Class of Insurance.
1895.			
May 1.	Marine, London, Eng.,.....	\$300,000	Marine.
May 15.	Lawyers' Surety, New York, N. Y.,.....	500,000	Surety.
June 14.	United States Casualty, New York, N. Y.,	300,000	C
Sept. 13.	Commercial Union, New York, N. Y.,.....	200,000	Fire.
Oct. 18.	Norwood, New York, N. Y.,.....	200,000	Fire.
Nov. 30.	Union Marine, Liverpool, Eng.,.....	400,445	Marine.
	Aggregate Capital,.....	\$1,900,445	
	The following Connecticut companies were chartered by the last Legislature, and are transacting business in the State,		
	Wooster, Danbury,.....	25,000	Fire.
	Mutual Plate Glass & Safe, Farmington.	Mutual,	Casualty.

The following fire and marine companies have withdrawn:

Date of withdrawal.	Name and Location.	Capital in United States.	Class of Insurance.
1895.			
Jan. 21.	Sea, Liverpool, Eng.,.....	\$200,000	Marine.
Mar. 9.	New York Bowery Fire, New York, N. Y.,	200,000	Fire.
Apr. 12.	First National Fire, Worcester, Mass.,	200,000	Fire.
	Aggregate capital,.....	\$600,000	

The following fire insurance companies were admitted since Jan. 1, 1896, and whose statements do not appear in the report:

Date of admission.	Name and Location.	Capital in United States.	Assets in United States.	Liabilities.	Surplus, including capital.	Class of Insurance.
Jan. 27.	Svea Fire and Life Ins. Co., L'td, Gothenburg, Sweden,.	\$200,000.00	\$261,831.75	\$38,975.01	\$222,856.74	Fire.
Feb. 1.	Capital Fire Ins. Co., Concord, N. H.,.....	200,000.00	422,882.08	206,489.70	216,392.38	Fire.
Feb. 5.	Traders and Mechanics Ins. Co., Lowell, Mass.,.....	Mutual.	690,738.21	333,819.29	351,918.92	Fire.
Feb. 20.	Globe Fire Ins. Co. of the City of New York, N. York, N. Y.,	200,000.00	407,936.70	171,671.70	236,265.00	Fire.

EXAMINATION OF COMPANIES.

This subject was discussed by my predecessor, and I agree with him, that every insurance company chartered by this state should be examined by the Department at regular periods, the same as life companies. The companies of our own state pay to the State Treasurer about \$300,000 in taxes, and these examinations are made at the expense of the state and are intended to be complete, so that the Commissioner may render unnecessary an examination from outside at an expense to the company.

Under Section 2836, General Statutes, two companies were examined, the Phoenix Insurance Company

and the Hartford Fire Insurance Company. Mr. Wm. D. Whiting, Consulting Actuary of the Department, has had the personal charge of this work, assisted by Messrs. Theron Upson, Francis Chambers, F. H. Alling, and Stanley B. Bosworth.

PHOENIX INSURANCE COMPANY.

The examination of this company shows the following results :

FINANCIAL CONDITION.

Ledger assets, Dec. 31, 1894, \$4,684,009.82

Income for 1895.

Premiums received, less reinsurance,	\$3,352,150.39
Net gain from sales of assets,	26,920.00
Interest and rents,	205,280.27
Total income,	3,584,350.66
	<hr/>
	\$8,268,360.48

Disbursements of 1895.

Net losses,	\$2,417,841.48
Dividends to stockholders,	280,000.00
Commissions and brokerage,	549,619.73
Salaries to officers, clerks, etc.,	190,714.35
Taxes and dept. fees,	78,130.23
General expenses,	338,982.98
Total disbursements,	3,855,288.77
	<hr/>

Ledger assets, Dec. 31, 1895, \$4,413,071.71

Distributed as follows :

Ledger Assets Dec. 31, 1895.

Cost value real estate owned,	\$486,917.68
Loans on bond and mortgage,	225,340.29
Loans on stock, collateral,	31,700.00
Cash on hand and in banks,	169,040.12
Cost value bonds and stocks owned,	3,287,356.34
Suspense account,	1,040.41
Due from agents,	211,935.20
	<hr/>
	\$4,413,330.04
Less due to agents,	258.33
Ledger assets, Dec. 31, 1895,	\$4,413,071.71

Other Assets.

Interest, rents, and dividends due and accrued, not included in market values,		\$29,463.30
Gross premiums in course of collection for December,	\$297,500	
Less cost of collection,	59,500	238,000.00
Market value bonds and stocks over cost,		609,426.66
Reinsurance due from other companies,		17,689.42
		<hr/> \$5,307,651.09

Deduct.

Suspense account,	\$1,040.41	
Agents indebtedness, doubtful,	20,000.00	
Depreciation on real estate,	46,435.64	
Total deduction,		67,476.05
Net assets allowed Dec. 31, 1895,		<hr/> \$5,240,175.04

Liabilities.

Losses unliquidated and expenses of same,		\$313,990.37
Losses resisted and expense of same,		48,451.06
Reinsurance reserve, unearned premium,		2,439,297.00
Total liabilities, Dec. 31, 1895,		<hr/> \$2,801,738.43
Capital stock,	\$2,000,000.00	
General surplus,	438,436.61	
Policy guarantee,		<hr/> \$2,438,436.61
		<hr/> \$5,240,175.04

The above surplus is \$13,493.20 more than claimed by the company in its statement to this Department.

The titles to real estate and mortgage loans have been examined and found in order and without flaw. Likewise the collateral loans and bonds and stocks owned were examined, and found to be in accordance with the foregoing statement as regards both principal, interest, and market values in excess of cost. The market values and accrued interest allowed exceed the amounts therefor claimed by the company in its Dec. 31, 1895, statement. There is no interest in default on Bonds owned.

Premiums in course of collection were made up by the company from estimates of the December business, and were compared and corrected by the actual returns made

in January. The company's estimates for outstanding unpaid losses were corrected in like manner.

The reinsurance reserve or unearned premiums on outstanding policies appears to have been carefully calculated with the aid of telegraphic advices received Dec. 31, 1895. This was reduced by \$39,837, as the January returns show that December business (less cancelments) was over-estimated.

The company was chartered by Connecticut in 1854, with an authorized capital of \$300,000. This has been extended from time to time until at present it is authorized to have a capital of \$5,000,000, of which \$2,000,000 have been paid in.

The business is divided into Pacific, Western, Canadian, English, and Home Departments, under the control of managers, to whom all local agents report.

Losses from defaulting agents have been remarkably small for the amount of business done. The system of books and accounts is clear and well-kept, enabling the company to close its affairs on Dec. 31st, and promptly complete its statement for filing and publication early in January, an example much to be commended. Accounts are frequently audited. There we found no non-compliance with the statutes governing fire insurance companies. Every facility and courtesy have been extended by the management and force in making this examination.

HARTFORD FIRE INSURANCE COMPANY.

An examination of the affairs of this company was made as of December 31, 1895, showing

Assets as per ledger, December 31, 1894,	.	.	.	\$7,863,445.14
Less fund held to secure reinsurance,	.	.	.	62,984.31
Company's net ledger assets, December 31, 1894,	.	.	.	\$7,800,460.83

Income for 1895.

Premiums, less reinsurance and rebates,	.	\$5,469,532.49	
Interest, rents, etc.,	.	353,691.50	5,823,223.99
			<u>\$13,623,684.82</u>

Disbursements 1895.

Losses, less reinsurance,	\$3,163,796.04	
Expenses,	1,838,891.99	
Dividends to stockholders,	325,000.00	
Profit and loss,	35,963.73	\$5,368,651.76
		<hr/>
		\$8,255,033.06

Ledger assets, December 31, 1895, made up as follows :

Cost value stocks and bonds,	\$5,005,554.55
Cost value real estate,	395,056.96
Mortgage loans,	1,316,000.00
Collateral loans,	9,800.00
Cash and non-resident tax,	1,108,592.35
Agents balances and notes,	542,418.69
	<hr/>
	\$8,377,422.55
Less fund held to secure reinsurances,	122,389.49
	<hr/>
Net ledger assets, December 31, 1895,	\$8,255,033.06

Non-Ledger Assets.

Interest and rents due and accrued,	\$24,997.45	
Uncollected premiums,	478,183.97	
Market value of stocks and bonds over cost, including accrued interest,	323,241.45	\$826,422.87
		<hr/>
		\$9,081,455.93

Liabilities.

Unpaid losses, less reinsurances,	\$680,088.26
Reinsurance reserve, less reinsurances,	4,278,264.15
Commission on uncollected premiums,	76,463.66
	<hr/>
	\$5,034,816.07
Capital stock,	\$1,250,000.00
General surplus,	2,796,639.86
	<hr/>
	\$9,081,455.93

The foregoing statement varies from that rendered by the company to the department by reason of having taken into consideration in the above, items connected with its reinsurances in the Munich Reinsurance Company and Scottish Alliance Insurance Company, both of which are unauthorized to do business here. As there is nothing to indicate that policies held in these companies are not good, and as the Hartford Fire holds a reserve of \$122,389.49 to secure their payment, and as there is

nothing in Connecticut statutes prohibiting reinsurance in companies not licensed to do business in this state, the assets have been reduced by said reinsurance fund of \$122,389.49 and the liabilities by the reinsurance reserve represented by said policies.

There was also added something to the amount of outstanding unpaid losses, as the books show additional losses had been incurred in 1895, subsequent to the period of its latest advices from the field, for which it had allowed no estimate.

The valuation of real estate and examination of abstracts is still unfinished. As far as completed no substantial differences have been discovered. The real estate owned outside of its Hartford office building consists of four parcels in Chicago. Its mortgages are upon property in Chicago, New York, and Portland, Oregon; also one in Minneapolis and two in Hartford.

The company's books and methods are clear and well conducted, enabling it to close its accounts and render a statement promptly after Dec. 31st. Economy of management and care in selection of risks are indicated by the fact that its average ratios of expenses and losses to premiums for last five years have been 33% and 56% respectively. It has earned 4% interest on mean assets for 1895, which more than pays the \$325,000 of dividend declared for the same period, and leaves the profits from insuring to go to surplus by a still larger amount.

The other principal fire insurance companies are under examination, and they will be completed during the current year.

DEPARTMENT BLANKS.

In making these examinations the defects in the present form of the fire insurance blank became apparent. This blank has been in use for many years without substantial alteration, while the blanks for other kinds of insurance have been amended and improved. Blanks

constructed on the balance-sheet method have given satisfaction for other kinds of insurance corporations, and would serve as a check against inaccuracy, besides facilitating comparisons with a company's books when the examinations are made. This would require a re-arrangement of the assets into ledger and non-ledger, and the separation of cost from market values. It would likewise seem desirable that the statement should show the condition of affairs as they stand on the companies' books at the close of business on December 31st of each year. That this is entirely practical has been demonstrated by the statements of several of the Connecticut fire companies, which had their statements filed in the department a few days after December 31, 1895, in order to enable them to make an early publication under our statutes.

The other system requires a double set of accounts to be kept in operation for several weeks after the end of the year. It makes much confusion and liability to error and renders verification by examination more difficult, to say nothing of the temptation offered to weak concerns to use the opportunity for padding their condition. There is no difficulty in closely estimating the amount of business done in the last few days of the year, or in even getting at it accurately by use of the telegraph. The convenience of being able to make up annual statements at once instead of keeping the home office in a turmoil of bookkeeping for several weeks outweighs all disadvantages. Such a practice, if universally adopted, would enable state departments to get out their printed reports at an earlier date. The matter of a new fire blank was referred to the committee on blanks at the last convention of insurance superintendents, and it might be well for the companies of this state having any suggestions to make in this regard to hand them in to the commissioner at an early date.

UNAUTHORIZED INSURANCE.

The subject of unauthorized insurance has had the consideration of several of my predecessors in their Department Reports. As a matter of principle it is submitted that the companies which cannot meet the requirements of the laws of the State of Connecticut for admission to do business, should not be permitted by sanction of law to place risks on property in our own state. The total revenue received by this department during the past year, from this character of business, under the provisions of sections 2931 and 2932 of the General Statutes, amounted to \$638.58. The amount of revenue received from this class of business cannot therefore be used as a justification for the approval by this department of surplus insurance in unauthorized companies.

Under the provisions of section 2932, I have deemed it wise to cause every agent licensed to place unauthorized insurance in this state, on and after April 1, 1896, to file an affidavit with the department *in every case* when he seeks to place a risk in an unauthorized company; this affidavit to include the name of the insured, the amount of risk, the location of the property and the company. This requirement, properly carried into effect, would permit the department to exercise a closer and more careful supervision over this class of business than has been possible in the past, and at the same time protect all legally licensed companies and their agents doing business in this state against the placing of risks in unauthorized companies when the same could be cared for by our own companies.

The commissioner will submit for the consideration of the next General Assembly the full facts with reference to this class of risks, and ask either the repeal of the present law or the enactment of suitable legislation which will clearly define the duties of the department with reference thereto.

RETALIATORY LAWS.

Some agitation looking towards retaliation has grown out of the fact that several life insurance companies of an adjoining state have been refused a continuance of their concession to do business in Prussia, and the action of other states has been sought with a view to excluding Prussian fire companies from doing business therein. Our reciprocal law, section 2913, reads as follows: "When any other state shall impose any obligation, prohibition, or restriction upon insurance companies, corporations, or associations of this state, or their agents transacting business in such other states, the like obligations, prohibitions, and restrictions are hereby imposed on similar companies, corporations, and associations of such other state, and their agents transacting business in this state; and such companies, corporations, and associations of other states, and their agents shall pay all penalties to the Insurance Commissioner of this state, and make deposits with the state treasurer." After reading the statute the conclusion seems to be that retaliation is confined not only to other states of this country, but to "similar companies of such other state." As no insurance company of this state is doing business in Prussia, or has ever been refused a license therein, I have no authority under the law for excluding Prussian companies from doing business here. I have, however, addressed a note to the Prussian minister of foreign affairs, requesting his reasons for excluding the said life insurance companies in order to ascertain whether he has discovered any just cause for so doing which might affect the action of the commissioner of Connecticut in his relations to said companies, but have received no response.

The New England Burglary Insurance Company has been refused an examination preliminary to granting a license, because it was ascertained the Insurance Commissioner of Massachusetts (in which state the company

was organized) would refuse a license to a similar corporation of Connecticut, applying to do business in his state.

In relation to these new and unusual schemes of insurance, our statutes are incomplete and defective. They make no adequate provision for statements for determining liabilities, and should have legislation and attention at the earliest opportunity ; in fact, our whole system of insurance laws needs a thorough revision.

Several states are now codifying their insurance laws and bringing them up to modern requirements. Connecticut, owing to its large vested interests in insurance corporations, should be foremost in this respect.

FIRE INSURANCE.

The summary below gives the condition of the one hundred and eleven companies reporting business in this state during 1895 :

ASSETS, LIABILITIES, AND SURPLUS, DECEMBER 31, 1895.

No.	Location.	Assets.	Liabilities, including Capital.	Surplus over all Liabilities.
9	Stock Cos. of Conn.,....	\$36,003,325.35	\$27,830,170.17	\$8,173,155.18
17	Mutual Cos. of Conn.,...	1,734,841.00	389,447.02	1,345,393.98
58	Stock Cos. of other States,	124,743,900.41	97,480,182.20	27,263,718.21
5	Mut. Cos. of other States,	2,258,201.48	1,170,176.10	1,088,025.38
22	Stock Cos. of Foreign Countries,.....	59,605,146.11	44,409,983.67	15,195,162.44
111	Aggregates,.....	\$224,345,414.35	\$171,279,959.16	\$53,065,455.19

A comparison with the assets, liabilities, and surplus of the one hundred and ten companies embraced in this summary last year shows an increase in assets of \$8,423,284, in liabilities of \$817,551, and in surplus of \$7,605,733. The eighty-nine stock companies have a surplus of \$50,632,036 — twelve per cent. more than their capital — and a gain in surplus during the year of seventeen per cent.

The mutual companies — twenty-two in number — show a slight increase in surplus over the figures of last year, their surplus funds amounting to one hundred and fifty-six per cent. of their liabilities.

The one hundred and eleven companies had assets of \$224,345,414.35 ; liabilities, including reinsurance reserve, capital, scrip, and special funds, of \$171,279,959.16 ; and a surplus over all of \$53,065,455.19.

The liability for reinsurance amounted to \$100,704,-193.77 ; for unpaid losses to \$12,640,721.68 ; and for all other to \$8,949,650.10.

The amount of insurance in force, less reinsurance, was \$17,211,629,099 — an increase in the amount carried by one hundred and ten companies last year of \$564,-499,383.

The tables below give the character of the assets and liabilities, "other assets," including premiums in course of collection amounting to \$17,704,447.16.

CHARACTER OF THE ASSETS.

Dec. 31, 1895.	Real Estate.	Loans on Mort. Real Estate.	U. S. Bonds.	Other Bonds and Stocks.	Loans on Collateral.	Cash.	Other Assets.
26 Conn. Cos.,...	\$1,820,008.89	\$3,430,323.56	\$255,300.00	\$26,009,187.12	\$86,908.00	\$2,792,136.26	\$3,344,302.59
63 Others, U. S.,	13,362,490.70	22,434,358.06	5,886,375.75	65,148,888.24	2,477,954.57	7,049,807.83	10,642,226.74
22 Cos., ex-U. S.,	5,959,287.45	6,348,421.14	11,427,958.00	24,187,765.12	20,000.00	5,035,708.34	6,626,006.06
111 Companies, ..	\$21,141,787.04	\$32,213,102.76	\$17,569,633.75	\$115,345,840.48	\$2,584,862.57	\$14,877,652.43	\$20,612,535.39

CHARACTER OF THE LIABILITIES.

Dec. 31, 1895.	Loss Claims.	Unearned Premiums.	Dividends Unpaid.	Com-missions.	All other Liabilities.	Total.
26 Conn. Cos.,...	\$2,055,846.27	\$14,882,804.28	\$375.02	\$412,902.58	\$688,565.19	\$18,040,493.34
63 Others, U. S.,	5,927,278.57	54,642,087.11	20,501.59	1,331,842.58	2,342,378.69	64,264,088.54
22 Cos., ex-U. S.,	4,657,596.84	31,179,302.38	.....	954,071.50	3,199,012.95	39,969,983.67
111 Companies,	\$12,640,721.68	\$100,704,193.77	\$20,876.61	\$2,698,816.66	\$6,229,956.83	\$122,294,565.55

COMPARISONS 1894 AND 1895.

In the following summaries only those companies that were in business in this State during both 1894 and 1895 will be considered. They are one hundred and eight in number, grouped as shown below.

CAPITAL AND ASSETS — 1894 and 1895.

December 31.	Fixed Capital in United States.		Assets in the United States.	
	1894.	1895.	1894.	1895.
110 Offices.				
8 Conn., Stock,.....	\$10,000,000	\$10,150,000	\$34,531,958	\$35,971,070
17 Conn., Mutual,.....	Nothing.	Nothing.	1,662,952	1,734,841
56 Other States, Stock,..	29,947,925	29,939,525	119,102,318	124,070,144
5 Other States, Mutual,	100,000	100,000	2,220,298	2,258,201
22 Other Countries, Stk.,	4,866,000	4,776,000	57,543,345	59,605,146
Aggregates,.....	\$44,913,925	\$44,965,525	\$215,060,871	\$223,639,402

The Norwalk increased its capital \$150,000, no other material alteration being made in the capital of any company. The increase in assets amounts to over eight and one-half million dollars, and in liabilities to over a million dollars, as is shown in the next table.

LIABILITIES — 1894 and 1895.

December 31.	1894.		1895.	
	Excluding Capital and Special Funds.	Including Capital and Special Funds.	Excluding Capital and Special Funds.	Including Capital and Special Funds.
110 Offices.				
8 Conn., Stock,.....	\$17,083,339	\$27,083,339	\$17,648,344	\$27,798,344
17 Conn., Mutual,....	379,944	379,944	389,447	389,447
56 Other States, Stk.,	62,645,961	96,733,978	63,007,049	96,893,319
5 Other States, Mut.,	1,075,098	1,175,098	1,070,176	1,170,176
22 Other Countr's, Sk.	39,861,315	44,261,315	39,989,984	44,409,984
Aggregates,.....	\$121,045,657	\$169,633,674	\$122,105,000	\$170,661,270

The increase in assets during 1895 was two million dollars greater than the increase in 1894, excluding the increase in capital stock.

NET SURPLUS — 1894 and 1895.

December 31.	1894.		1895.	
110 Offices.	As concerns Policy-holders.	As concerns Stockholders.	As concerns Policy-holders.	As concerns Stockholders.
8 Conn., Stock,	\$17,448,619	\$7,448,619	\$18,322,726	\$8,172,726
17 Conn., Mutual,	1,283,008	1,283,008	1,345,394	1,345,394
56 Other States, Stk.,	56,456,358	22,368,340	61,063,095	27,176,825
5 Other States, Mut.,	1,145,200	1,045,200	1,188,025	1,088,025
22 Other Co'ntr's, Stk.,	17,682,029	13,282,029	19,615,162	15,195,162
Aggregates,	\$94,015,214	\$45,427,196	\$101,534,402	\$52,978,132

The net surplus gained by the stockholders during the year amounts to \$7,550,936, as against a gain of \$7,526,827 in 1894.

NET PROFITS — 1894 AND 1895.

December 31.	1894.		1895.	
110 Offices.	Dividends Paid.	Increase of Surplus.	Dividends. Paid.	Increase of Surplus.
8 Conn., Stock,	\$1,489,045	\$972,244	\$1,579,567	\$724,107
17 Conn., Mutual,	Nothing.	35,284	Nothing.	62,386
56 Other States, Stock,	3,200,102	4,195,542	3,345,988	4,808,485
5 Other States, Mutual,	251,672	† — 26,853	234,701	42,825
22 Other Countries, Stk.,	*2,280,030	2,317,884	3,410,185	1,913,133
Aggregates,	\$7,220,849	\$7,494,101	\$8,570,441	\$7,550,936

* Balance of remittances abroad.

† Decrease.

In dividends, the balance of remittances to and from the home offices of the foreign companies is included.

The surplus increase and the dividends taken together show the earnings of 1895 to have been \$16,121,377, a gain over 1894 of \$1,361,807.

The total income in 1895 was \$127,220,437, and the total outgo, including the balance of foreign remittances, was \$118,581,180. The excess of income over expenditure was \$8,639,257, this excess being a little larger than the increase in assets.

INCOME — 1894 AND 1895.

1894.	Fire Premiums.	Marine Premiums.	Interest, etc.	Total Income.
8 Conn., Stock,.....	\$18,490,767	\$351,352	\$1,365,553	\$20,207,672
17 Conn., Mutual,.....	220,709	.....	79,777	300,486
56 Other States, Stock,	54,234,724	3,304,870	5,067,295	62,606,889
5 Other States, Mutual,	601,096	.....	100,982	702,078
22 Other Countries, Stk.,	40,448,274	1,106,735	1,848,303	43,403,312
108 Offices,.....	\$113,995,570	\$4,762,957	\$8,461,910	\$127,220,437

1895.	Fire Premiums.	Marine Premiums.	Interest, etc.	Total Income.
8 Conn., Stock,.....	\$18,775,642	\$274,611	\$1,548,861	\$20,599,114
17 Conn., Mutual,.....	242,166	.....	86,620	328,786
56 Other States, Stock,..	54,688,722	2,840,577	5,081,513	62,610,812
5 Other States, Mutual,	577,301	.....	100,252	677,553
22 Other Countries, Stk.,	40,401,227	1,091,128	1,929,679	43,422,034
108 Offices,.....	\$114,685,058	\$4,206,316	\$8,746,925	\$127,638,299

There was a gain in premium receipts in 1895 of \$132,847, Connecticut showing an increase of \$229,591, and the other states and countries falling off \$96,744. The increase in fire premiums of the companies other than Connecticut companies amounting to \$383,156, and the decrease in marine premiums to \$479,900, accounts for the falling off shown above.

EXPENDITURE—1894 AND 1895.

108 Offices.	Losses.		Expenses.		Dividends.	
	1894.	1895.	1894.	1895.	1894.	1895.
18 Connecticut, Stock, ..	\$10,643,130	\$11,235,461	\$6,290,257	\$6,440,384	\$1,489,045	\$1,579,567
17 Connecticut, Mutual, ..	145,322	157,959	98,285	107,517	Nothing.	Nothing.
56 Other States, Stock, ..	35,955,453	32,478,798	20,493,557	21,287,660	3,200,102	3,345,988
5 Other States, Mutual, ..	330,353	233,660	177,810	178,209	251,672	234,701
22 Other Countries, Stk., ..	25,527,701	24,098,724	13,433,751	13,792,367	Nothing.	Nothing.
Aggregates,	\$72,601,959	\$68,204,602	\$40,493,660	\$41,806,137	\$4,940,819	\$5,160,256

The amount paid for losses in 1895 was nearly \$4,400,000 less than in 1894; the expenses were greater by \$1,300,000, and dividends paid were larger by over \$200,000, and, including the balance of remittances to foreign countries as dividends, the excess was \$1,349,592.

FIRE RISKS IN FORCE AND WRITTEN—1894 AND 1895.

108 Offices.	1894.			1895.		
	Risks in force at end of year.	Risks written during year.	Av. Prem. Per Cent.	Risks in force at end of year.	Risks written during year.	Av. Prens. Per Cent.
25 Conn. Cos., ..	\$2,296,490,437	\$1,820,146,710	{ Stk., 1.25 Mut., .65	\$2,469,231,695	\$1,834,805,172	{ Stk., 1.25 Mut., .65
61 U. S. Cos., ..	8,747,311,209	6,402,588,123	{ Stk., 1.07 Mut., 1.45	9,001,151,463	6,655,116,305	{ Stk., 1.05 Mut., 1.43
22 ex-U.S.Cos., ..	5,547,410,777	4,894,672,141	Stk., 1.10	5,719,178,701	5,087,217,831	Stk., 1.07
Totals,	\$16,591,212,423	\$13,117,406,974	Av., 1.11	\$17,189,561,859	\$13,577,139,308	Av., 1.10

There was an increase in risks in force at the end of the year 1895 of \$598,349,436, and in risks written during the year of \$459,732,334. There was no noticeable change in the premium rate.

FIRE BUSINESS IN CONNECTICUT — 1894 AND 1895.

108 Offices.	1894.			1895.		
	Risks Written.	Premiums Received.	Losses Incurred.	Risks Written.	Premiums Received.	Losses Incurred.
8 Conn. Cos., Stock,...	\$57,930,759	\$547,617.24	\$251,386.55	\$60,066,635	\$573,356.64	\$292,775.39
17 Conn. Cos., Mutual,.	33,901,311	222,825.79	156,044.22	36,948,164	242,165.90	161,103.28
56 U. S. Cos., Stock,...	108,102,202	1,037,870.83	473,888.34	118,774,658	1,118,385.63	461,391.59
5 U. S. Cos., Mutual,.	2,044,522	26,082.86	10,964.91	2,369,677	29,601.38	8,079.84
22 ex-U. S. Cos., Stock,	53,967,811	570,705.34	275,384.57	61,405,408	600,171.56	274,703.72
Aggregates,.....	\$255,946,605	\$2,405,102.06	\$1,167,668.59	\$279,564,542	\$2,563,681.11	\$1,198,053.82

There was an increase of risks written in this state of \$23,617,937, and in premiums of \$158,579, and an increase in losses incurred of about \$30,000, the percentage of the losses incurred to premiums received being the same nearly as last year.

MARINE AND INLAND NAVIGATION INSURANCE.

There are nineteen fire companies that carry on the business of marine or inland navigation insurance, as shown by Table X, and two companies that transact this line of business exclusively, viz. : The Marine of London and the Union Marine of Liverpool.

The amount of insurance written by the twenty-one companies during the year was \$1,243,028,791, and \$106,776,384 was outstanding at the end of the year. The year's premium receipts amounted to \$6,122,463, an average rate of forty-nine cents per hundred dollars, twenty-six cents less than the rate for the previous year. The losses of the year were \$4,610,312, or over seventy-five per cent. of the premiums, and twenty-five per cent. larger than the previous year.

CASUALTY INSURANCE.

There are eleven companies engaged in this business in the State, two more than last year, the United States

Casualty Company of New York being admitted during the year, and the Mutual Plate Glass and Safe of Unionville, Conn., organized in July, 1895. The following summaries show their condition on December 31, 1895, and the business transacted by them during the year :

Eleven Offices.	Assets.	Liabilities, Including Capital.	Surplus.
Connecticut Mut. Steam Boiler	\$3,425.60	\$1 598.75	\$1,826.85
Hartford Steam Boiler, Stk. . . .	2,013,186.46	1,794,632.80	218,553.66
Hfd. Co. Tobacco Growers, Mut.	37.83	Nothing.	37.83
Fidelity and Casualty, Stk.	2,452,115.35	2,133,120.09	318,995.26
Lloyds Plate Glass, Stk.	633,782.38	477,020.22	156,762.16
Metropolitan Plate Glass, Stk. . .	449,906.39	252,020.44	197,885.95
Mutual Plate Glass & Safe,	140.94	141.79	*.85
New Jersey Plate Glass, Stk. . .	147,007.90	132,828.85	14,179.05
New York Plate Glass, Stk. . . .	273,709.51	210,678.54	63,030.97
Union Casualty and Surety, Stk.	765,304.02	688,798.81	76,505.21
United States Casualty	526,340.10	475,648.35	50,691.75
Aggregates	\$7,264,956.48	\$6,166,488.64	\$1,098,467.84

* Deficit.

RISKS IN FORCE AND PREMIUMS.

Eleven Offices.	Amount at Risk.	Premiums thereon.
Connecticut Mutual Steam Boiler,.....	\$715,000	\$3,197.50
Hartford Steam Boiler,.....	265,519,189	2,485,295.33
Hartford County Tobacco Growers,....	Nothing.	Risks end with season.
Fidelity and Casualty,.....	89,552,672	624,957.82
Lloyds Plate Glass,.....	14,927,057	403,001.52
Metropolitan Plate Glass,.....	9,525,533	265,518.75
Mutual Plate Glass and Safe,.....	14,525	203.57
New Jersey Plate Glass,.....	2,213,792	60,940.37
New York Plate Glass,.....	7,958,260	201,596.85
Union Casualty and Surety,.....	10,855,736	86,763.14
United States Casualty,.....	3,708,800	14,049.44
Aggregates,	\$404,990,564	\$4,145,524.29

FIDELITY ASSURANCE.

Six companies carry on this business in the State, The Lawyers Surety Company of New York being admitted in May, 1895. This company has a paid-up capital of \$500,000. The combined capital of the six companies is \$4,750,000. The capital of the American Surety was increased \$500,000 during the year, and that of the Fidelity & Deposit Company \$250,000. The following summary shows the amount at risk, the premiums thereon, and the surplus over all liabilities :

RISKS AND PREMIUMS.

Six Offices.	Surety Risks.	Premiums Thereon.	Surplus over all Liabilities.
American Surety, New York, ..	\$186,038,482	\$1,117,482.52	\$305,266.60
City Trust, S.D. & Surety, Phila.,	35,669,117	141,782.85	175,466.95
Fidelity & Casualty, New York,	39,446,411	232,161.15	318,995.26
Fidelity & Deposit, Baltimore, ..	75,736,007	351,524.33	379,723.34
Lawyers Surety, New York,	22,005,014	100,244.31	61,968.88
United States Guarantee, N. Y.,	18,574,440	96,133.85	57,507.18
Aggregates,	\$377,469,471	\$2,039,329.01	\$1,298,928.21

CONDITION.

The condition of the fire companies doing business in Connecticut, as will be noticed from the foregoing schedules, has materially improved over December 31, 1894. While market values of assets are about the same, the volume has increased, and also the surplus in still greater proportion, notwithstanding that more was paid out in dividends and that the rate of interest earned in 1895 has fallen from a little over to a trifle under 4% on mean assets. More risks were written in 1895 than in the year previous and a larger amount of business was outstanding Dec. 31, 1895. The ratios of expenses and losses paid to premiums received are respectively 35.16 and 57.36% for the year 1895, against 34.10 and 61.21% for 1894. No doubt these improvements are due somewhat to the reaction from the panic of 1893.

I present the following statement of receipts of this department for the year ending September 30, 1895 :

RECEIPTS—FROM OCTOBER 1, 1894, TO SEPTEMBER 30, 1895.

Taxes,	\$35,595.74
Valuation of policies,	9,628.75
Agents' certificates,	8,362.00
Licenses,	3,087.00

Filing statements,.....	2,850.00
Filing charters,.....	245.00
Filing papers,.....	13.50
Certificates, valuation, etc.,.....	941.50
Brokers' certificates,.....	150.00
Reports sold,.....	774.95
Preliminary examinations,.....	647.50
Copies of process,.....	108.00
Agents' licenses—unauthorized companies,.....	240.00
Interest,.....	53.22
Total,.....	<u>\$62,697.16</u>
Paid State treasurer,.....	<u>\$62,697.16</u>

All of which is respectfully submitted.

Frederick A. Betts.

Insurance Commissioner.

FIRE AND FIRE & MARINE
INSURANCE COMPANIES
OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1895.

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

Commenced Business, August, 1819.

WILLIAM B. CLARK, *President.*

WILLIAM H. KING, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$5,000,000.00
Whole amount of capital actually paid up in cash,.....	4,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$200,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,	36,000.00
Interest accrued on bond and mortgage loans,.....	300.45
Value of lands mortgaged,.....	\$37,000.00
Buildings (insured for \$26,500),... ..	38,000.00
Total,	\$75,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States Currency, 6 p. c.,	\$100,000.00	\$107,000.00
Alabama State, 4 and 5 p. c.,...	10,000.00	11,000.00
Georgia State, 4½ p. c.,.....	25,000.00	28,750.00
Mississippi State, 6 p. c.,	11,000.00	12,650.00
New Hampshire State, 6 p. c.,...	43,000.00	47,300.00
Tennessee State, 3 p. c.,.....	23,000.00	20,470.00
Arizona Territory, 5 p. c.,.....	15,000.00	15,450.00
COUNTY AND MUNICIPAL BONDS—		
Hartford County, Conn., 4 p. c.,	5,000.00	5,000.00
Mecklenburg Co., N. C., 6 p. c.,	67,000.00	76,380.00
Spokane County, Wash., court- house and jail, 6 p. c.,.....	25,000.00	26,750.00
Talbot County, Ga., court- house, 6 p. c.,.....	11,000.00	11,550.00
Norwich, Conn., town, 7 p. c.,	100,000.00	126,000.00
Windsor Locks, Conn., town, 6 p. c.,.....	10,000.00	10,400.00
Albina, Oregon, city, boulevard, 6 p. c.,.....	25,000.00	28,750.00

	Par Value.	Market Value.
Americus, Ga., city public building and school, 6 p. c.,	6,000.00	6,840.00
Bainbridge, Ga., city academy, 6 p. c.,	8,000.00	8,800.00
Boston, Mass., city, 6 p. c.,	30,000.00	34,500.00
Brooklyn, N. Y., city, 6 p. c., ...	9,000.00	9,180.00
Buffalo, N. Y., city, 7 p. c.,	50,000.00	62,000.00
City of Sioux Falls, So. Dakota, funding, 5 p. c.,	25,000.00	25,500.00
Chicago, Ill., city, 7 p. c.,	16,000.00	17,760.00
Chicago Sanitary Dist., 5 p. c., ..	50,000.00	55,000.00
Columbus, O., city imp., 6 p. c., ..	14,000.00	14,840.00
Dalles City, Or., water, 6 p. c., ..	25,000.00	27,250.00
Dallas, Tex., city water and sewer, 5 p. c.,	50,000.00	52,000.00
Dayton, O., city street paving, 6 p. c.,	25,000.00	28,250.00
Fostoria, O., city water, 5 p. c., ..	25,000.00	25,000.00
Fort Wayne, Ind., city, 6 p. c., ...	25,000.00	27,000.00
Glenville, O., village, 6 p. c., ...	7,000.00	7,140.00
Greensboro, N. C., city school, 6 p. c.,	24,000.00	25,200.00
Greenville, Ala., school, 6 p. c., ..	20,000.00	21,000.00
Hamilton, Or., city gas works, 5 p. c.,	25,000.00	26,000.00
Hartford, Conn., city, 6 p. c., ...	51,000.00	54,570.00
Jersey City, N. J., city hall, 5 p. c., ..	25,000.00	28,500.00
Kansas City, Kan., imp., 6 p. c., ..	44,500.00	47,615.00
Lexington, Ky., city, 5 p. c.,	50,000.00	54,500.00
Lockport, N. Y., city, 7 p. c., ...	25,000.00	26,750.00
Montreal, Canada, corporation stock, 6 p. c.,	19,000.00	20,900.00
Montreal, Canada, harbor, 4 p. c., ..	4,000.00	4,000.00
Newark, N. J., city, 7 p. c., ...	50,000.00	50,500.00
New Brunswick, N. J., water, 7 p. c.,	8,000.00	8,800.00
Ogden City, Utah, imp., 5 p. c., ..	18,000.00	18,360.00
Port of Portland, Oregon, gold, 5 p. c.,	50,000.00	54,500.00
Providence, R. I., city, 6 p. c., ..	50,000.00	56,000.00
Rahway, N. J., city, adjustm't, 4 p. c.,	22,000.00	19,250.00
Richmond, Va., city, 4 p. c.,	12,000.00	12,000.00
Richmond, Va., city, 6 p. c.,	32,750.50	37,007.50
Roanoke, Va., city, 6 p. c.,	30,000.00	31,500.00
Seattle, Wash., city, 5 p. c.,	50,000.00	51,500.00
St. Louis, Mo., city, gold, 5 p. c., ..	50,000.00	53,000.00
Superior, Wis., city, 6 p. c.,	25,000.00	25,750.00
Tacoma, Wash., city water and light, 5 p. c.,	25,000.00	25,750.00

	Par Value.	Market Value.
Toledo, O., city special, $7\frac{8}{10}$ p. c.,	13,000.00	14,690.00
Topeka, Kan., city fund'g, 5 p. c.,	25,000.00	26,500.00
Urbana, Ohio, city, 6 p. c.,	25,000.00	25,000.00
Watsonville, Cal., school, 6 p. c.,	13,000.00	13,600.00
Winston, N. C., city, 5 p. c., ...	25,000.00	25,000.00
Northeast School District, Hartford, Conn., 4 p. c.,	20,000.00	20,000.00
School District No. 2, Enfield, Conn., $4\frac{1}{2}$ p. c.,	4,000.00	4,000.00
School District No. 1, County of Pueblo, Col., 5 p. c.,	25,000.00	25,000.00
School District, No. 24, Woodbridge, N. J., 7 p. c.,	6,000.00	6,240.00
State of Illinois, Mason & Tazewell Drainage District, 7 p. c.,	9,000.00	9,900.00
RAILROAD BONDS—		
Alb. and Susq., 1st con. g. m., 7 p. c.,	50,000.00	64,500.00
Alb. & Susq., 1st con. m., 6 p. c.,	50,000.00	60,000.00
Ala. Cen., 1st m. g., 6 p. c.,	25,000.00	28,250.00
Atch., Col. & Pa., 1st m., 6 p. c.,	50,000.00	20,000.00
Akr. & Chi. Junc., 1st m., 5 p. c.,	25,000.00	25,750.00
Buffalo & Erie, m. (new), 7 p. c., ...	46,000.00	49,680.00
Buff., N. Y. & Erie, 1st m., 7 p. c.,	20,000.00	27,400.00
Canadian Pacific land grant, 5 p. c.,	100,000.00	112,000.00
Cent. & Ches., 1st m. gold, 5 p. c.,	25,000.00	23,750.00
Ches. & Ohio, (Richmond & Allegheny Div.), 1st m., 2-4s.,	50,000.00	48,500.00
Clev., Col., Cin. & Ind., s. f., 1st m., 7 p. c.,	25,000.00	27,250.00
Clev., Col., Cin. & Ind., 1st con. m., 7 p. c.,	60,000.00	81,000.00
Chic., Bur. & Quincy, con. m., 7 p. c.,	77,000.00	92,400.00
Chic., Bur. & Quincy, m., 4 p. c.,	50,000.00	49,500.00
Chic., Bur. & Quincy, convertible m., 5 p. c.,	10,000.00	10,450.00
Chic., Bur. & Quincy (Nebraska Extension), m., 4. p. c.,	25,000.00	22,500.00
Chic., Mil. & St. Paul (Chic. & Mil. Div.) 1st m., 7 p. c.,	75,000.00	95,250.00
Chic., Mil. & St. Paul (Hastings & Dak. Div.), 1st m., 7 p. c.,	25,000.00	31,750.00
Chic., Mil. & St. Paul (Iowa & Minn. Div.), 1st m., 7 p. c., ...	10,000.00	12,300.00
Chic., Mil. & St. Paul (Iowa & Dak. Div.), ex. 1st m., 7 p. c.,	10,000.00	13,000.00

	Par Value.	Market Value.
Chic., Mil., & St. Paul (Dubuque Div.), 1st m., 6 p. c.,.....	25,000.00	30,500.00
Chic., Mil. & St. Paul (So. Minn. Div.), 1st m., 6 p. c.,.....	50,000.00	59,500.00
Chic. & Northwestern (Madison extension), 1st mort., 7 p. c.,...	30,000.00	39,300.00
Chic. & Northwestern, s. f., m., 6 p. c.,.....	25,000.00	30,000.00
Chic. & Northwestern, gen. con. gold m., 7 p. c.,.....	50,000.00	60,750.00
Chic. & Northwestern, con. s. f. m., 7 p. c.,.....	50,000.00	69,500.00
Chic., R. I. & Pacific, m., 6 p. c.,	60,000.00	78,600.00
Chic., R. I. & Pacific Extension, 1st m., 5 p. c.,.....	100,000.00	105,000.00
Chic. & West. Ind., m., 6 p. c.,	28,000.00	29,960.00
Chic. & West. Ind., gen. m., gold m., 6 p. c.,.....	75,000.00	89,250.00
Cin., Dayton & Ironton, gold m., 5 p. c.,.....	25,000.00	27,000.00
Cin., Hamilton & Dayton, gen. m., gold m., 5 p. c.,.....	50,000.00	53,500.00
Cin., Hamilton & Dayton, con. s. f. m., 7 p. c.,.....	32,000.00	38,720.00
Columbus & Toledo, 1st m., 7 p. c.,.....	70,000.00	83,650.00
Columbus & Toledo, 2d m., 7 p. c.,.....	14,000.00	15,120.00
Connecticut River, coupon scrip, 4 p. c.,.....	15,000.00	15,000.00
Dayton & West., m., 6 p. c.,....	28,000.00	31,920.00
Del. & Hud. Canal Co. (Penn. Div.), m., 7 p. c.,.....	25,000.00	36,000.00
Flint & Pere Marquette, 1st con. m., 5 p. c.,.....	25,000.00	23,250.00
Flint & Pere Marquette (Port Huron Div.), 1st m., 5 p. c.,...	25,000.00	23,000.00
Hartford St. Rail. Bonds, 5 p. c.,	50,000.00	51,000.00
Harlem River & Port Chester, 1st m., 7 p. c.,.....	100,000.00	124,500.00
Harlem River & Port Chester, 1st m., 6 p. c.,.....	50,000.00	57,500.00
Ind. & Lake Mich, 1st m., 5 p. c.,	50,000.00	51,000.00
Iowa Midland, 1st m., 8 p. c.,	25,000.00	29,500.00
Kansas Pacific, 1st con. m., 6 p. c.,	25,000.00	18,750.00
Keokuk & Des Moines, 1st m., 5 p. c.,.....	40,000.00	42,000.00
Lake Shore, m., 7 p. c.,.....	30,000.00	33,900.00

	Par Value.	Market Value.
Lake Shore & Mich. Southern, 1st con. m., 7 p. c.,.....	15,000.00	17,700.00
Lake Shore & Mich. Southern, 2d con. m., 7 p. c.,.....	80,000.00	99,200.00
Louis., New Albany & Chicago (C. & I. Div.), 1st m., 6 p. c.,	25,000.00	27,500.00
La. & Mis. River, 1st m., 7 p. c.,	25,000.00	28,750.00
Mahoning Coal, m., 5 p. c.,.....	30,000.00	35,400.00
Mich. Central, 2d m., 7 p. c.,...	50,000.00	59,375.00
Minn. & St. Louis (Iowa extension), 1st m., 7 p. c.,.....	25,000.00	31,875.00
Minn. Union, gold, m., 6 p. c.,	50,000.00	62,000.00
Morris & Essex, 1st m., 7 p. c.,	25,000.00	35,500.00
Morris & Essex, 1st con. m., 7 p. c.,.....	110,000.00	156,200.00
N. Y. C. & H. R., 1st m., 7 p. c.,	175,000.00	217,000.00
N. Y. & Har., 1st m., 7 p. c.,...	10,000.00	11,550.00
N. Y., Lake Erie & W., 1st con. m. gold, 7 p. c.,.....	45,000.00	65,700.00
N. Y. & N. E., 1st m., 7 p. c.,...	50,000.00	63,500.00
N. Y., N. H. & H., con. deb. cft., 4 p. c.,.....	75,000.00	102,750.00
Nor. & West., gen. m., 6 p. c.,...	50,000.00	60,500.00
Northwestern Union, 1st m., s. f., 7 p. c.,.....	25,000.00	34,250.00
Oswego Bridge Co., 1st m., 6 p. c.,	50,000.00	57,500.00
Ohio & W. Vir., 1st m., 7 p. c.,	26,000.00	31,460.00
Pitts., Ft. W. & Chic., 1st m., 7 p. c.,.....	75,000.00	105,000.00
Pitts., Ft. W. & Chic., 2d m., 7 p. c.,.....	81,000.00	111,780.00
Pitts., Ft. W. & Chic., 3d m., 7 p. c.,.....	40,000.00	52,000.00
Quincy, Alton & St. Louis Rail- way; 5 p. c.,.....	25,000.00	25,000.00
St. Paul, Minn. & Manitoba, 1st m., 7 p. c.,.....	9,000.00	9,900.00
St. Paul & Northern Pa., 1st g. m., 6 p. c.,.....	50,000.00	62,000.00
St. Paul & Sioux City, 1st g. m., 6 p. c.,.....	20,000.00	25,800.00
Ter. Haute & P., 1st m. g., 5 p. c.,	25,000.00	25,000.00
Toledo & Ohio Cen. (West Div.), 1st m., gold, 5 p. c.,.....	25,000.00	27,625.00
Vermont Valley, 5 p. c.,.....	50,000.00	52,500.00
Wabash, 1st m. g., 5 p. c.,.....	25,000.00	26,500.00
W. Chic. Street, tunnel, 5 p. c.,	50,000.00	51,000.00
West Shore, 1st m., 4 p. c.,.....	50,000.00	53,250.00

	Par Value.	Market Value.
RAILROAD STOCKS—		
Albany & Susquehanna,	50,000.00	87,500.00
Bald Eagle Valley,	12,500.00	25,000.00
Central Ohio,	7,500.00	3,900.00
Clev., Cin., Chic. & St. L., pfd.,	75,000.00	70,500.00
Cleveland & Pittsburgh,	50,000.00	83,500.00
Chicago, Burlington & Quincy, ..	24,000.00	18,240.00
Chicago, Rock Island & Pacific,	22,000.00	14,740.00
Connecticut River,	30,000.00	75,000.00
Conn. & Passumpsic Rivers,	50,000.00	52,500.00
Dayton & Michigan, pfd.,	15,000.00	27,000.00
Fort Wayne & Jackson, pfd.,	40,000.00	50,000.00
Joliet & Chicago,	10,000.00	16,500.00
Kal., Allegan & Grand Rapids,	20,000.00	26,000.00
Keokuk & Des Moines, pfd.,	20,000.00	3,600.00
Morris & Essex,	50,000.00	83,500.00
N. Y. Central & Hudson River, ..	80,000.00	78,400.00
New York & Harlem,	25,000.00	70,000.00
New York, New Haven & Hfd.,	187,500.00	337,500.00
Oswego & Syracuse,	10,000.00	20,400.00
Pittsburgh, Ft. Wayne & Chic.,	75,000.00	125,250.00
Peoria & Bureau Valley,	15,000.00	26,250.00
Rensselaer & Saratoga,	60,000.00	109,200.00
Valley (New York),	20,000.00	22,200.00
BANK STOCKS—		
Ætna National, Hartford, Ct.,	20,000.00	28,000.00
American National, “	10,000.00	14,000.00
Charter Oak National, “	40,000.00	40,000.00
City Bank of Hartford, “	17,000.00	17,850.00
Conn. River Bank'g Co., “	4,500.00	6,300.00
Farmers & Mech. Nat., “	35,000.00	40,250.00
First National, “	20,000.00	22,400.00
Hartford National, “	100,000.00	145,000.00
National Exchange, “	27,500.00	35,750.00
Phoenix National, “	100,000.00	120,000.00
State, “	55,000.00	60,500.00
American Ex. Nat'l, N. Y. City,	40,000.00	68,800.00
Bank of the Manh't'n Co., “	20,000.00	40,000.00
Bank of New York National		
Banking Asso., N. Y. City,	30,000.00	70,500.00
Hanover National, “	10,000.00	32,000.00
Imp. & Traders Nat'l, “	30,000.00	162,000.00
Market & Fulton Nat'l, “	10,000.00	22,000.00
Merchants National, “	35,000.00	48,300.00
Merchants Ex. Nat'l, “	6,000.00	7,200.00
Mechanics National, “	30,000.00	58,500.00
Metropolitan National, “	40,000.00	2,000.00
Nassau, “	10,000.00	17,100.00
Nat'l Bank of Commerce, “	50,000.00	105,000.00
Nat'l Bank of N. America, “	14,000.00	19,600.00

	Par Value.	Market Value.
Nat'l Bk. of the Republic, N. Y. City,	15,000.00	24,000.00
Nat'l Butch. & Drovers, "	7,500.00	11,250.00
National City, "	10,000.00	45,000.00
Phenix National, "	6,000.00	7,020.00
Peoples, "	5,000.00	12,500.00
Third National, "	10,000.00	10,600.00
Far. & Mech. Nat'l, Phila., Pa.,	25,000.00	27,750.00
First National, Albany, N. Y.,	10,000.00	16,500.00
New Brit. Nat'l, New Brit., Ct.,	10,000.00	16,000.00
Central Trust Co., N. Y. City,	10,000.00	105,000.00
Holland Trust Company, "	10,000.00	10,000.00
Metropolitan Trust Co., "	10,000.00	30,000.00
N. Y. Life Ins. & T. Co., "	15,000.00	120,000.00
U. S. Trust Company, "	10,000.00	104,000.00
Union Trust Company, "	10,000.00	72,000.00

MISCELLANEOUS —

Loan & Guar. Co. of Ct., 6 p. c.			
bds., 1896,.....	10,000.00	10,000.00	
Atlantic Mut. Ins. Co. scrip,....	63,000.10	66,160.50	
Connecticut River Co. stk.,.....	5,000.00	1,000.00	
Northwest Telegraph Co. stk.,...	50,000.00	56,000.00	
American Tel. & Cable Co. stk.,..	40,000.00	37,200.00	
International Tel. Co.,.....	30,000.00	33,000.00	
Central Safety Dep. bds. Chic., 5			
p. c., 1897-1907,.....	50,000.00	52,500.00	
Tacoma Safety Dep. bds. Chic., 6			
p. c., 1896-1908,.....	50,000.00	55,000.00	
Y. M. C. A. bds. of Wilmington,			
N. C., 6 p. c., 1906,.....	20,000.00	20,000.00	
Underwriters' Protective Ass'n of			
Newark, N. J., bds., 5 p. c.,			
1902,.....	1,000.00	1,000.00	
Underwriters' Salvage Co., N.			
Y., stk.,.....	1,000.00	1,000.00	
Brooklyn Whf. and Warehouse			
Co. bds., 5 p. c.,.....	50,000.00	52,500.00	
Totals,.....	\$7,392,260.00	\$9,526,068.00	9,526,068.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Nat'l Bank of Com., N. Y., stk.,	\$2,500	\$5,250.00	\$3,600
Mch. Nat'l Bank, N. Y., stk.,	625	1,218.75	
American Bell Tel. Co., stk.,...	200	400.00	2,000
Chic., B. & Q. R. R. Co., stk.,	300	228.00	
Manhattan Ry. Co., stk.,.....	200	200.00	
Nat'l New Haven Bank, stk.,	200	340.00	
N. Y. & N. J. Tel. Co., stk.,...	1,000	1,210.00	
Nat'l P. Bend Co., N. H., stk.,	400	400.00	
Totals,.....	\$5,425	\$9,246.75	\$5,600

5,600.00

Cash in Company's principal office,.....	1,865.04
Cash in bank,.....	750,647.93
Interest due and accrued on stocks,.....	250.00
Interest due and accrued on collateral loans and deposits,....	137.50
Gross premiums in due course of collection,.....	534,644.96
Assets of the Company at their actual value,.....	\$11,055,513.88

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$61,200.73	
Losses reported and unadjusted,.....	319,673.52	
Losses resisted,.....	52,296.01	
Gross amount of unpaid losses,.....	\$433,170.26	
Deduct reinsurance,.....	34,595.07	
Net amount of unpaid losses,.....		\$398,575.19
Unearned premiums on risks, one year or less,..	\$1,271,659.41	
Unearned premiums on risks, more than one year,.....	1,713,158.44	
Unearned premiums on inland navigation risks,.....	41,772.54	
Unearned premiums as computed above,.....		3,026,590.39
Reclaimable on perpetual fire policies,.....		51,306.39
Due for salaries, rent, advertising, etc.,.....		1,000.00
Commissions and brokerage,.....		82,589.91
Return premiums,.....		82,589.90
Special deposits in other States and Country in excess of present liabilities therein,.....		105,141.73
Total liabilities, except capital and surplus,.....		\$3,747,793.51
Capital stock,.....		4,000,000.00
Surplus beyond all liabilities,.....		3,307,720.37
Total liabilities, including capital and surplus,.....		\$11,055,513.88

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$4,461,273.06	\$198,663.00	
Deduct reinsurance, rebate, abatements, and return premiums,..	830,276.98	54,028.37	
Actual cash premiums,...	\$3,630,996.08	\$144,634.63	\$3,775,630.71
Interest on mortgages of real estate,.....			1,960.00
Interest on loans and bonds, and dividends on stock,.....			472,880.18
Rents,.....			3,638.82
Deposit premiums received from perpetual risks,.....	\$3,863.79		
Actual cash income,.....			\$4,254,109.71

V. EXPENDITURE DURING YEAR.

	Fire.	Inland.	
Amt. pd. for losses (inc. \$369,692.83 occurring in previous years),..	\$2,049,732.19	\$120,904.69	\$2,170,636.88
Cash dividends,.....			720,000.00
Commissions and brokerage,.....			615,970.86
Salaries and fees,.....			258,304.42
Taxes,.....			74,785.38
All other payments,.....			264,732.97
Deposit premiums returned during the year,....	\$1,256.81		
Actual cash expenditure,.....			\$4,104,430.51

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$502,962,742	\$6,214,674.92
Written or renewed during the year,.....	357,024,849	4,461,273.06
Totals,.....	\$859,987,591	\$10,675,947.98
Deduct those expired and marked off,.....	340,863,792	4,363,785.50
In force at the end of the year,.....	\$519,123,799	\$6,312,162.48
Deduct amount reinsured,.....	36,060,752	440,716.44
Net amount in force,.....	\$483,063,047	\$5,871,446.04

	Inland.	Premiums.
In force at end of the year,.....	\$2,487,355	\$83,545.08

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895....	One year or less..	\$186,781,067	\$2,543,318.82	1-2	\$1,271,659.41
1894....	Two years.....	7,575,503	76,448.10	1-4	19,112.02
1895....		7,067,352	74,023.49	3-4	55,517.62
1893....		59,067,594	630,858.43	1-6	105,143.07
1894....	Three years.....	59,283,453	635,124.06	1-2	317,562.03
1895....		69,182,679	739,904.48	5-6	616,587.07
1892....		2,971,146	31,971.55	1-8	3,996.44
1893....	Four years.....	3,714,806	40,619.29	3-8	15,232.23
1894....		3,318,597	34,961.65	5-8	21,851.03
1895....		3,004,982	31,615.95	7-8	27,663.96
1891....	Five years.....	13,255,938	165,098.28	1-10	16,509.82
1892....		16,470,682	215,307.73	3-10	64,592.31
1893....		19,252,751	243,131.78	1-2	121,565.89
1894....	Perpetual.....	15,758,914	201,655.96	7-10	141,159.13
1895....		16,357,583	207,406.47	9-10	186,665.82
Various,	Perpetual.....	2,327,728	54,006.72.	95-100	51,306.39
Totals,.....		\$485,390,775	\$5,925,452.76	...	\$3,036,124.24

Premiums received since the organization of the Company,...	\$136,144,043.67
Losses paid since the Company organized,.....	77,313,153.68
Cash dividends paid stockholders,.....	22,193,365.00
Stock dividends declared,.....	2,805,000.00
Stock owned by directors at par value,.....	363,900.00
Loaned to stockholders not officers,.....	23,600.00
Losses incurred during the year (fire, \$2,043,574.24; inland, \$139,324.07),	2,182,898.31
Largest amount written on any one risk,	25,000.00

Special deposits elsewhere for the exclusive protection of
policy-holders there:—

State or Country.	Value of Deposits.	Total Lia- bilities therein.	Excess of Deposit.
Canada,.....	\$124,580.00	\$94,036.42	\$30,543.58
Georgia,.....	28,750.00	37,262.09	.....
Oregon,.....	53,500.00	10,640.41	42,859.59
Virginia,.....	49,007.50	17,268.94	31,738.56
Totals,	\$255,837.50	\$159,207.86	\$105,141.73

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$14,531,373.00
Premiums received,.....	131,044.70
Losses paid,.....	52,523.43
Losses incurred,.....	52,862.16

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Commenced Business, July, 1850.

JOHN D. BROWNE, *President.*

CHARLES R. BURT, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,.....	1,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$146,525.00
Loans on bonds and mortgages (first liens), not more than one year's interest due,.....	846,750.00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$8,000 is in process of fore- closure),	8,000.00
Value of lands mortgaged,.....	\$1,268,175.00
Buildings (insured for \$882,900.00),....	1,196,600.00
Total,.....	\$2,464,775.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
GOVERNMENT BONDS—		
Dominion of Canada, 4 per cent.,	\$100,000.00	\$105,000.00
State of Georgia, 4½ per cent.,...	25,000.00	28,750.00
State of So. Dakota, 6 per cent.,	40,000.00	40,920.00
Territory of Arizona,.....	25,000.00	26,000.00
COUNTY AND MUNICIPAL BONDS—		
Astoria, Ore.,... ..	12,000.00	12,840.00
Dallas, Texas,.....	12,000.00	12,000.00
Fargo, 6 p. c.,.....	5,000.00	5,400.00
Fargo, 7 p. c.,.....	9,000.00	9,900.00
Middletown, 6 p. c.,.....	10,000.00	10,600.00
New Britain,.....	10,000.00	10,500.00
Pawtucket, R. I.,.....	30,000.00	30,525.00
Portland, Oregon,.....	25,000.00	28,125.00
Richmond, Va.,.....	50,000.00	50,000.00
Salem, Oregon,.....	11,000.00	11,990.00
Salt Lake, Utah,.....	50,000.00	51,500.00
Seattle, Washington,.....	25,000.00	25,250.00
Urbana, Ohio,.....	15,000.00	15,000.00
Hennepin & Minneapolis, city,...	25,000.00	27,500.00
Helena, Montana, Sewerage,....	17,000.00	17,595.00
Mankato, Minn., Board of Education,.....	15,000.00	15,000.00
School District No. 2, Arapahoe County, Colo.,.....	25,000.00	26,000.00
School District No. 11, El Paso County, Colo.,.....	15,000.00	15,150.00
School District No. 24, Marion County, Ore.,.....	13,000.00	14,170.00
Wayne County, Michigan,.....	25,000.00	25,750.00
RAILROAD BONDS—		
Black Rock & Salisbury Beach St.,	10,000.00	9,500.00
Broadway & Seventh Avenue,..	20,000.00	21,400.00
C., B. & Q., 4 p. c.,.....	7,000.00	6,510.00
C., B. & Q., convertible, 5 p. c.,	13,900.00	13,900.00
C., B. & Q., consolidated, 7 p. c.,	5,000.00	5,900.00
Chicago & Western Indiana,....	15,000.00	17,400.00
Chicago & Northwestern,.....	4,000.00	4,320.00
Cleve., Cin., Chic. & St. L.,....	10,000.00	9,000.00
Cleve. Electric,.....	20,000.00	20,400.00
Cin., D. & Ironton, guaranteed,	15,000.00	15,750.00
Cin., Hamilton & Dayton,.....	25,000.00	26,250.00
Cleveland & Mahoning Valley,...	10,000.00	11,500.00
Dayton & Michigan,.....	25,000.00	26,250.00
Indiana, Illinois & Iowa,.....	23,000.00	19,780.00
Lynn & Boston,....	10,000.00	10,200.00
Fitchburg,.....	20,000.00	21,200.00
G. Rapids, L. & D., guaranteed,	3,000.00	1,500.00
Housatonic, guaranteed,.....	30,000.00	30,000.00

	Par Value.	Market Value.	
Manitou & Pike's Peak,.....	10,000.00	9,750.00	
N. Y., N. H. & H., deb. cert.,..	15,000.00	20,250.00	
N. Y., N. H. & H., guaranteed,.	40,000.00	48,000.00	
Quincy, Alton & St. Louis,.....	49,000.00	49,000.00	
Saginaw & Western, guaranteed,	2,000.00	1,000.00	
Toledo & Ohio Central,.....	15,000.00	15,900.00	
Waterbury, Conn., Traction Co.,	10,000.00	10,000.00	
W. Chicago St.,.....	10,000.00	10,000.00	
W. Chicago St. Tunnel,.....	10,000.00	10,175.00	
RAILROAD STOCKS—			
Bald Eagle Valley, guar.,.....	7,500.00	15,000.00	
Boston & Albany,.....	14,200.00	29,110.00	
Chic., Bur. & Quincy,.....	74,000.00	56,240.00	
Chicago & N. W.,.....	15,000.00	14,700.00	
Chicago, Rock Island & Pacific,	22,000.00	14,520.00	
N. Y. Cent. & Hudson River,...	30,000.00	29,100.00	
N. Y., N. H. & H.,.....	37,500.00	67,500.00	
Pitts., F. W. & Chicago,.....	30,000.00	48,000.00	
BANK STOCKS—			
First Nat., Minneapolis,.....	16,700.00	14,195.00	
Importers & Traders Nat., N. Y.,	10,000.00	52,500.00	
Second Nat., New Haven,.....	1,100.00	1,870.00	
Ætna National, Hartford,	10,000.00	14,000.00	
Charter Oak National, “	9,300.00	8,370.00	
Farm. & Mech. Nat., “	12,500.00	13,750.00	
First National, “	18,500.00	19,980.00	
Hartford National, “	30,000.00	42,000.00	
Mercantile National, “	10,000.00	7,500.00	
National Exchange, “	20,600.00	24,720.00	
Phoenix National, “	15,000.00	17,250.00	
Conn. Trust & S. D. Co., “	4,500.00	7,200.00	
MISCELLANEOUS—			
Northw'n Telegraph Co., bds.,..	15,000.00	16,875.00	
Brooklyn Wharf & Warehouse			
Co., bonds,.....	75,000.00	76,875.00	
Minneapolis Gas Light Co., bds.,	25,000.00	26,250.00	
Cent. Saf'y Dep. Co., Chic., bds.,	25,000.00	25,000.00	
Traders' S. & T. Co., Chic., bds.,	10,000.00	10,000.00	
Emp. & B. S. Tel. Co., guar., stk.,	20,000.00	14,800.00	
Northwestern Tel. Co., guar.,...	30,000.00	33,000.00	
Totals,.....	\$1,604,300.00	\$1,760,605.00	1,760,605.00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
North Chic.St.R.R.Co.stk.,	\$2,500.00	\$7,500.00	\$4,000.00	
Cleveland, Lorain & Wheel-				
ing R. R. Co. bonds,....	6,000.00	6,000.00	5,500.00	
Northw'n Yeast Co. stock,	3,400.00	3,570.00	3,000.00	
Totals,.....	\$11,900.00	\$17,070.00	\$12,500.00	12,500.00

Cash in Company's principal office,.....	1,106.74
Cash in bank,.....	162,696.46
Gross premiums in due course of collection,.....	252,329.69
Bills receivable, not matured, taken for premiums,.....	1,488.80
Assets of the company at their actual value,.....	\$3,192,001.69

III. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.
Losses reported and unadjusted,.....	\$231,359.49
Losses resisted,.....	33,858.51
Gross amount of unpaid losses,.....	\$265,218.00
Deduct reinsurance,.....	13,676.00
Net amount of unpaid losses,.....	\$251,542.00
Unearned premiums on risks, one year or less, ..	\$579,301.13
Unearned premiums on risks, more than one year, ..	795,749.15
Unearned premiums as computed above,.....	1,375,050.28
Commissions and brokerage,	59,000.00
Special deposits in other States and Country, in excess of present liabilities therein,.....	109,934.00
Total liabilities, except capital and surplus,.....	\$1,795,526.28
Capital stock,.....	1,000,000.00
Surplus beyond all liabilities,.....	396,475.41
Total liabilities, including capital and surplus,.....	\$3,192,001.69

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$2,046,393.40
Deduct reinsurance, rebate, abatement, and return premiums,.....	283,247.26
Actual cash premiums,.....	\$1,763,146.14
Interest on mortgages of real estate,.....	50,410.35
Interest on loans and bonds, and dividends on stocks,...	74,590.52
Actual cash income,.....	\$1,888,147.01

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$144,743.49 occurring in previous years),.....	\$968,436.12
Deduct salvage and reinsurance,.....	31,449.40
Net amount paid for losses,.....	\$936,986.72
Cash dividends,.....	100,000.00
Commissions and brokerage,.....	311,373.31
Salaries and fees,.....	137,642.73
Taxes,.....	38,407.75
All other payments,.....	136,755.55
Actual cash expenditure,.....	\$1,661,166.06

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....		\$188,142,484	\$2,456,177 07
Written or renewed during the year,.....		157,329,883	2,046,393.40
Totals,.....		\$345,472,367	\$4,502,570.47
Deduct those expired and marked off,.....		134,685,724	1,797,185.54
In force at the end of the year,.....		\$210,786,643	\$2,705,384.93
Deduct amount reinsured,.....		5,705,450	74,741.48
Net amount in force,.....		\$205,081,193	\$2,630,643.45

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$82,362,153	\$1,158,602.25	1-2	\$579,301.13
1894....	Two years,.....	425,508	3,934.39	1-4	983 60
1895....		957,334	8,501.90	3-4	6,376.42
1893....	Three years,....	22,827,194	249,855.17	1-6	41,642.53
1894....		24,720,582	278,863.25	1-2	139,431.62
1895....		31,715,275	360,865.73	5-6	300,721.44
1892....	Four years,.....	656,522	6,025.28	1-8	753 16
1893....		555,179	5,153.77	3-8	1,932.66
1894....		484,377	4,614.43	5-8	2,884.02
1895....		797,629	7,660.13	7-8	6,702.61
1891....	Five years,.....	6,005,828	79,069.18	1-10	7,906.92
1892....		8,017,525	107,134.53	3-10	32,140.36
1893....		8,338,361	115,736.49	1-2	57,868 24
1894....		8,404,811	118,793.42	7-10	83,155.39
1895....		8,812,910	125,833 53	9-10	113,250.18
Totals,.....		\$205,081,193	\$2,630,643.45	...	\$1,375,050.28

Premiums received since the reorganization of the Company,	\$20,167,335.91
Losses paid since the Company reorganized,.....	11,479,462 98
Cash dividends paid stockholders,.....	2,005,000.00
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	71,600 00
Loaned to stockholders not officers,.....	4,500.00
Loaned to officers and directors,.....	28,500.00
Losses incurred during the year,.....	993,836.72
Largest amount written on any one risk,.....	10,000.00

Special deposits elsewhere for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon,.....	\$50,500.00	\$24,096.00	\$26,404.00
Canada,.....	105,000.00	34,095 00	70,905 00
Georgia,.....	28,750.00	16,125 00	12,625.00
Totals,.....	\$184,250.00	\$74,316 00	\$109,934.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$5,744,800.00
Premiums received,.....	56,299.30
Losses paid,.....	26,676.15
Losses incurred,.....	30,025.88

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, August, 1810.

GEO. L. CHASE, *President.*P. C. ROYCE, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$3,000,000.00
Whole amount of capital actually paid up in cash,.....	1,250,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$385,775.60
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	1,316,000.00
Interest due and accrued on bond and mortgage loans,.....	24,177.22
Value of lands mortgaged,.....	\$1,000,000.00
Buildings (insured for \$850,778),.....	2,209,525.00
Total,.....	\$3,209,525.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
Alabama, 4 p.c., 1906,.....	\$10,000.00	\$11,000.00
Georgia, 3½ p.c., 1918,.....	25,000.00	26,250.00
Minnesota warrants, 1895 to 1898,	63,300.00	63,300.00
COUNTY AND MUNICIPAL BONDS—		
N. Bruns'ck, N. J., city, 7 p.c., 1898,	20,000.00	20,000.00
Dubuque, Iowa, city, 6 p.c., 1896,	25,000.00	25,000.00
Richmond, Va., city, 4 p.c., 1921,	52,500.00	52,500.00
Montreal Corp'n, 4 p.c., 1926,...	62,500.00	62,500.00
Topeka, Kan., Internal Improve-		
ment Sew. B., 6 p.c., 1895 to 1901,	18,000.00	18,000.00
RAILROAD BONDS—		
Albany & Susquehannah, 1st con.		
mort. guar., 6 p. c.,.....	50,000.00	59,000.00
Baltimore Belt, 1st m. gold, 5 p.c.,	100,000.00	100,000.00

	Par Value.	Market Value.
Canadian Pacific, 1st mort. gold, 5 p. c.,.....	48,666.00	57,750.00
Chic. & Western Ind., 1st mort. sinking fund gold, 6 p. c., ...	68,000.00	73,440.00
Chic. & Western Ind., gen. mort. gold, 6 p. c.,.....	250,000.00	297,500.00
Chic. & N'western, deb., 5 p. c.,	50,000.00	53,000.00
C. & N. W., sinking f'd, 6 p. c.,	48,000.00	56,160.00
Chic., B. & Q., deb., 5 p. c.,.....	50,000.00	51,500.00
C., B. & Q., convertible, 5 p. c.,	6,600.00	6,666.00
Chic., B. & Q., con., 7 p. c.,....	5,000.00	6,000.00
Chic. & Great W., 1st mort., 5 p. c.,.....	36,000.00	37,800.00
C., Mil. & St. Paul (Hastings & Dakota div.), 1st mort., 7 p. c.,	28,000.00	35,840.00
City of Indianapolis Belt, 6 p. c.,	74,000.00	76,220.00
Cin., Indianapolis, St. L. & C., con. mort., 6 p. c.,.....	120,000.00	129,600.00
Cin., Ham. & Day., sinking f'd, 7 p. c.,.....	55,000.00	66,000.00
Clev., Col., Cin. & Indianapolis, con., 7 p. c.,.....	8,000.00	10,560.00
Clev., Col., Cin. & Indianapolis, 1st m. sinking fd, gold, 7 p. c.,	50,000.00	55,000.00
Connecticut River, 4 p. c.,....	1,000.00	1,000.00
Dayton & Mich., guar., 5 p. c.,	59,000.00	64,900.00
Detroit, Lansing & North'rn, con. mort., 7 p. c.,.....	50,000.00	32,500.00
Easton & Amboy, 1st mort., guar., 5 p. c.,.....	150,000.00	165,000.00
Harlem Riv. & Port Chester, guar., 7 p. c.,.....	50,000.00	62,250.00
Hart. St. R'y, deb., 5 p. c., ...	100,000.00	102,000.00
Housatonic rolling stock certificates, guar., 5 p. c.,.....	100,000.00	105,000.00
Indianapolis & V., guar., 7 p. c.,	32,000.00	36,800.00
Iowa Falls & Sioux C., 1st mort., 7 p. c.,.....	82,000.00	102,500.00
Jefferson, guar., 5 p. c.,.....	50,000.00	52,000.00
Lake Shore & Mich. Southern, 2d mort., 7 p. c.,.....	100,000.00	122,000.00
Lehigh Val., 1st m. ter., gold, 5 p. c.,.....	175,000.00	196,875.00
Lehigh Valley, con., 6 p. c.,....	74,000.00	91,020.00
Louisville & Frankfort & Lexington & Frankfort, 7 p. c.,.....	92,000.00	94,760.00
Minn. Union, guar. gold, 6 p. c.,	50,000.00	62,000.00
Mil. & St. Paul (Prairie Du Chien div.), 8 p. c.,.....	63,000.00	69,300.00

	Par Value.	Market Value.
Mil., L. S. & W. Ex. & Imp. sinking fund gold, 5 p. c.,.....	50,000.00	56,000.00
Nashville & Decatur, 1st mort. sinking fund guar., 7 p. c.....	50,000.00	56,000.00
Northern Pa., gen. 1st mort. and L. G. sinking f'd gold, 6 p. c.,	61,000.00	71,370.00
N. Y. Cen. & Hud. R., deb., 5 p c.,.....	50,000.00	53,000.00
N. Y. & N. E., 1st mort., 7 p.c.,	50,000.00	60,750.00
N. Y., N. H. & H., convertible debenture certificates, 4 p. c.,.	75,000.00	102,750.00
Pittsburgh, Cin. & St. L., con. 1st mort., 7 p. c.,.....	100,000.00	115,500.00
Phila. & Reading, term. gold, 5 p. c.,.....	75,000.00	79,500.00
St. Paul & N. Pac., gen. mort. gold, 6 p. c.,.....	75,000.00	91,500.00
St. L. & San F., gen. mort. gold, 6 p. c.,.....	50,000.00	57,000.00
West Shore, guar., 4 p. c.,.....	100,000.00	107,000.00
RAILROAD STOCKS—		
Chicago, Burlington & Quincy, .	71,000.00	54,315.00
Chicago, Milwaukee & St. Paul,	40,000.00	27,200.00
Chicago, Mil. & St. Paul, pref.,.	37,000.00	47,175.00
Chicago & Northwestern, pref.,	20,000.00	29,000.00
Chicago & Northwestern,.....	50,000.00	49,500.00
Chicago, Rock Island & Pacific,.	22,000.00	14,960.00
Conn. & Passumpsic Riv., guar.,	100,000.00	105,000.00
Connecticut River,.....	2,000.00	5,000.00
N. York Central & Hudson Riv.,	50,000.00	49,000.00
N. Y., N. H. & Hartford,.....	187,500.00	341,250.00
Union Pacific,.....	20,000.00	1,000.00
BANK STOCKS—		
Ætna National, Hartford,	31,500.00	44,100.00
American National, “	15,000.00	21,000.00
Charter Oak National, “	20,000.00	20,000.00
City, “	16,600.00	17,430.00
Conn. River Banking Co., “	3,000.00	4,200.00
Conn. T. & S. Deposit Co., “	23,000.00	39,100.00
Farm. & Mech. National, “	12,200.00	14,030.00
First National, “	17,200.00	19,780.00
Hartford National, “	55,600.00	80,620.00
Mercantile National, “	15,000.00	12,750.00
National Exchange, “	2,000.00	2,600.00
Phoenix National, “	46,700.00	56,040.00
State, “	10,000.00	11,000.00
American Exch. Nat., N. Y.,	20,000.00	34,400.00
Bank of America, “	15,000.00	50,250.00
Bank of North America, “	7,000.00	10,500.00
Importers & Trad. Nat., “	30,000.00	162,000.00

	Par Value.	Market Value.
Manhattan Company, N. Y.,	10,000.00	19,700.00
Merchants National, "	16,700.00	23,380.00
Metropolitan National, "	22,500.00	1,500.00
Nat. Bank of Commerce, "	10,000.00	20,600.00
Atlantic National, Boston,	3,900.00	4,797.00
Blackstone National, "	7,000.00	7,000.00
Boylston National, "	12,500.00	16,250.00
First National, "	10,000.00	24,000.00
Hide and Leather Nat., "	2,400.00	2,568.00
Nat. Bank of Commerce, "	3,200.00	3,584.00
Second National, "	10,900.00	19,729.00
First National, Albany,	5,000.00	8,250.00
Bank of Montreal, Montreal,	30,000.00	66,000.00
Ontario, Bowmanville,	6,500.00	5,460.00
MISCELLANEOUS—		
Connecticut River Company,....	12,000.00	3,000.00
Northwestern Tel. Co. stk.,....	25,000.00	28,750.00
Brooklyn Wharf and Warehouse Co., 1st mort. gold bonds,	100,000.00	103,000.00
Totals,.....	\$4,514,466.00	\$5,341,629.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Ætna Fire Ins. Co. stk.,.....	\$3,700	\$9,990	\$6,000
Chic. & N. W., pfd. stk.,....	3,000	4,350	3,800
Totals,	\$6,700	\$14,340	\$9,800

Cash in Company's principal office,.....	8,784.19
Cash in bank,.....	1,079,507.76
Interest due and accrued on collateral loans and bank deposits,	Nothing.
Gross premiums in due course of collection,.....	1,042,418.69
Rents due and accrued,.....	820.23
State tax due from non-resident stockholders,.....	20,300.40
Assets of the Company at their actual value,.....	\$9,229,213.09

III. LIABILITIES.

Losses adjusted and unpaid,	\$193,381.62
Losses reported and unadjusted,	314,770.17
Losses resisted, ...	90,929.29
Gross amount of unpaid losses,.....	\$599,081.08
Unearned premiums on risks, one year or less, ..	\$1,936,224.85
Unearned premiums on risks, more than one year,.....	2,468,013.65
Unearned premiums as computed above,.....	4,404,238.50
Commissions and brokerage,.....	75,000.00
Special deposits in other States and Country in excess of present liabilities therein,.....	43,204.30
Total liabilities, except capital and surplus,.....	\$5,121,523.88
Capital stock,.....	1,250,000.00
Surplus beyond all liabilities,.....	2,857,689.21
Total liabilities, including capital and surplus,.....	\$9,229,213.09

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$6,706,471.58	
Deduct insurance, rebate, abatement, and re- turn premiums,.....	939,105.06	
Actual cash premiums,.....		\$5,767,366.52
Interest on mortgages of real estate,.....		76,939.32
Interest on loans and bonds, and dividends on stocks,.....		268,830.79
Rents,.....		7,921.39
Actual cash income,.....		\$6,121,058.02

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$503,989.42 occurring in previous years),.....	\$3,457,932.79	
Deduct reinsurance,.....	173,743.68	
Net amount paid for losses,		\$3,284,189.11
Cash dividends,.....		325,000.00
Commissions and brokerage,.....		960,377.44
Salaries and fees,.....		421,902.97
Taxes,.....		107,310.18
All other payments,.....		432,528.58
Actual cash expenditure,.....		\$5,531,308.28

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$709,131,786	\$8,661,881.00
Written or renewed during the year,.....	507,025,724	6,706,471.58
Totals,.....	\$1,216,157,510	\$15,368,352.58
Deduct those expired and marked off,.....	477,047,118	6,157,591.26
In force at the end of the year,.....	\$739,110,392	\$9,210,761.32
Deduct amount reinsured,.....	31,644,782	440,904.10
Net amount in force,.....	\$707,465,610	\$8,769,857.22

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less.	\$270,255,973	\$3,872,449.71	1-2	\$1,936,224.85
1894....	Two years.....	1,339,447	10,359.57	1-4	2,589.90
1895....		1,186,326	10,336.55	3-4	7,752.40
1893....	Three years.....	91,776,701	947,763.49	1-6	157,960.58
1894....		99,891,611	1,066,634.88	1-2	533,317.44
1895....		113,000,693	1,208,419.57	5-6	1,007,016.28
1892....	Four years.....	1,574,866	15,342.80	1-8	1,917.83
1893....		1,544,414	14,154.97	3-8	5,308.12
1894....		1,711,054	15,085.05	5-8	9,428.14
1895....		1,909,069	16,918.57	7-8	14,803.76
1891....	Five years.....	30,458,632	365,086.86	1-10	36,508.69
1892....		29,205,251	368,018.11	3-10	110,405.41
1893....		26,305,694	345,208.39	1-2	172,604.18
1894....		18,951,377	261,165.92	7-10	180,816.10
1895....		18,354,502	252,912.78	9-10	227,584.82
Totals.....			\$707,465,610	\$8,769,857.22		$4,404,238.50

Premiums received since the organization of the Company,...	\$83,673,149.16
Losses paid since the Company organized,.....	49,763,332.46
Cash dividends paid stockholders,.....	8,013,100.00
Stock dividends declared,.....	950,000.00
Stock owned by directors at par value,.....	181,700.00
Losses incurred during the year,.....	3,299,020.19
Largest amount written on any one risk,.....	50,000.00

Special deposits elsewhere for the exclusive protection of policy-holders there :—

State or County.	Value of Deposits.	Total Liabilities therein.	Excess of Deposit.
Canada,.....	\$110,552.80	\$102,583.25	\$7,969.55
Georgia,.....	26,250.00	83,251.93	.....
Oregon,.....	50,000.00	14,765.25	35,234.75
Virginia,.....	52,500.00	58,127.97	.....
Totals,.....	\$239,302.80	\$258,728.40	\$43,204.30

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$13,343,108.00
Premiums received,.....	137,637.19
Losses paid,.....	93,396.32
Losses incurred,.....	87,336.62

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, December, 1871.

JAMES NICHOLS, *President*.E. G. RICHARDS, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, .	\$1,000,000.00
Whole amount of capital actually paid up in cash,	1,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, .	\$263,480.75
Loans on bond and mortgage (first liens), not more than one year's interest due,	616,863.97
Loans on bond and mortgage (first liens), upon which more than a year's interest is due (of which \$30,700 is in process of foreclosure),	68,700.00
Interest due and accrued on bond and mortgage loans,	16,104.34
Value of lands mortgaged,	\$1,055,250.00
Buildings (insured for \$587,660.00),	956,900.00
Total,	\$2,012,150.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS —		
United States 4 p. c. 1907,	\$50,000.00	\$55,000.00
Georgia State 4½ p. c. 1915,	25,000.00	27,500.00
MUNICIPAL BONDS —		
Galveston City,	25,000.00	25,500.00
Helena City,	20,000.00	21,600.00
Lincoln City,	12,000.00	12,240.00
Meriden Town,	10,000.00	10,000.00
New Britain City,	6,000.00	6,300.00
Richmond City,	66,900.00	71,801.00
Suffield & Toms'n'v'le B'dge Co.,	28,000.00	28,000.00
West Mid. Schl. Dist., Hartford,	26,000.00	26,000.00
RAILROAD BONDS —		
Atch., Top. & S. Fe, 4 per cent.,	10,000.00	7,100.00
Atch., Top. & S. Fe, Class A,	4,000.00	840.00
Bangor & Aroostook,	25,000.00	25,000.00
Buffalo,	25,000.00	26,000.00
Cedar Rapids, Iowa F. & N W.,	25,000.00	26,250.00
Chesapeake & Ohio,	20,000.00	17,400.00

	Par Value.	Market Value.
C., B. & Q., convertible,.....	2,200.00	2,200.00
C., B. & Q., consol'd mortgage,	1,000.00	1,190.00
C., B. & Q., Iowa division,.....	15,000.00	16,050.00
Chicago & Indiana Coal,.....	25,000.00	25,500.00
C., Mil. & St. P., So. Minn. div.,	10,000.00	11,500.00
C., Mil. & St. P., Dubuque div.,	10,000.00	12,000.00
C., Mil. & St. P., Hastings & Dak. div., 5 p. c.,	10,000.00	10,500.00
C., Mil. & St. P., Hastings & Dak. div., 7 p. c.,	20,000.00	25,000.00
C., Mil. & St. P., Min. Pt. div.,	10,000.00	10,500.00
Chicago & Northwestern,.....	19,000.00	21,280.00
Chicago & Western Indiana,....	20,000.00	21,000.00
Cincinnati, Dayton & Ironton, ..	10,000.00	10,600.00
Cincinnati, Hamilton & Dayton,	15,000.00	18,000.00
Cin., Ind., St. Louis & Chicago,	35,000.00	34,300.00
Clevel'd, Columbus, Cin. & Ind.,	35,000.00	44,800.00
Cleveland, Loraine & Wheeling,	25,000.00	26,500.00
Columbus & Hocking Valley,...	10,000.00	10,500.00
Columbus, Sandusky & Hocking,	3,000.00	900.00
Columbus, Shawnee & Hocking,	20,000.00	9,000.00
Columbus & Toledo, 1st mort.,...	20,000.00	23,400.00
Columbus & Toledo, 2d mort.,...	18,000.00	19,080.00
Danbury & Norwalk,.....	10,000.00	11,200.00
East Tenn., Virginia & Georgia,	30,000.00	31,800.00
Erie.....	20,000.00	27,000.00
Evansville & Terre Haute, Sulli- van County Coal branch,.....	10,000.00	10,000.00
Evansville, Terre Haute & Chic.,	10,000.00	10,400.00
Hannibal & St. Joseph,.....	50,000.00	59,000.00
Hartford & Conn. Western,.....	10,000.00	10,000.00
Houston & Texas Central,.....	10,000.00	10,600.00
Huntington & Broad Top Moun- tain R. R. and Coal Co.,.....	10,000.00	10,600.00
Indiana & Lake Michigan,.....	10,000.00	10,000.00
Kanawha & Michigan,.....	15,000.00	12,000.00
Knoxville & Ohio,.....	20,000.00	22,800.00
Louisville, New Albany & Chic.,	10,000.00	11,000.00
Louisville, New Albany & Chic., Chicago & Indianapolis div.,...	25,000.00	27,250.00
Louisville & Nashville, New Orleans & Mobile division,....	10,000.00	12,000.00
Memphis & Charleston,.....	20,000.00	22,200.00
Montana Central,.....	20,000.00	22,800.00
Morgan's Louisiana & Texas R.R. & Steamship Co.,.....	10,000.00	12,300.00
Naumkeag Street,.....	20,000.00	20,000.00
N. Y., N. H. & H., deb. certs.,	30,000.00	40,500.00
Nodaway Valley,.....	6,000.00	6,120.00
Norfolk & West., Clinch Val. div.,	22,000.00	12,100.00

	Par Value.	Market Value.
Nor. Pacific, Pend d'Oreille div.,	13,000.00	13,000.00
Oregon Railway & Navigation, .	20,000.00	21,600.00
Phila. & Read. Coal & Iron Co.,	12,000.00	12,000.00
Piedmont & Cumberland,	20,000.00	20,400.00
Rochester & Pittsburgh,	25,000.00	29,000.00
Sandusky, Mansfield & Newark,	30,000.00	36,000.00
St. Paul, Minneapolis & Man., . .	10,000.00	11,600.00
St. Paul & Northern Pacific, . . .	25,000.00	29,500.00
St. Louis, Alton & Terre Haute,	25,000.00	25,750.00
Seattle, Lake Shore & Eastern, . .	20,000.00	8,000.00
Toledo & Ohio Cent., gen. mort.,	20,000.00	19,600.00
Toledo & Ohio Cent., West. div.,	45,000.00	48,600.00
Union Pacific, 1st mortgage, . . .	30,000.00	31,800.00
Wabash,	20,000.00	21,000.00
W. Chic. St. Railway Tunnel Co.,	35,000.00	35,350.00
West Va. Central & Pittsburgh,	50,000.00	54,000.00
RAILROAD STOCKS —		
Belt, Indianapolis, common, . . .	10,000.00	8,000.00
Belt, Indianapolis, preferred, . .	5,000.00	2,500.00
Cleveland & Pittsburgh,	10,000.00	16,000.00
Chicago, Burlington & Quincy, . .	12,000.00	9,000.00
Chicago, Rock Island & Pacific,	33,000.00	21,450.00
Fort Wayne & Jackson,	20,000.00	23,600.00
Illinois Central,	15,000.00	13,800.00
Illinois Cent., 4 p. c., leased line,	1,700.00	1,530.00
N. Y., New Haven & Hartford,	75,000.00	133,500.00
New York & Harlem,	10,000.00	26,500.00
N. Y. Central & Hudson River,	50,000.00	49,000.00
Oswego & Syracuse,	5,000.00	9,750.00
Pennsylvania,	38,000.00	39,520.00
Peoria & Bureau Valley,	10,000.00	16,500.00
Pittsburgh, Fort Wayne & Chic.,	20,000.00	32,000.00
BANK STOCKS —		
Ætna National,	25,000.00	35,000.00
Boston National, Boston,	7,000.00	7,000.00
Charter Oak National,	11,700.00	10,530.00
Central National,	5,000.00	5,850.00
City,	4,000.00	4,000.00
Farmers and Mechanics National,	10,000.00	11,200.00
First National, Meriden,	3,000.00	3,750.00
Hartford National,	50,900.00	73,805.00
Mercantile National,	5,000.00	4,000.00
Metropolitan National, N. Y., . .	3,200.00	300.00
National Exchange,	15,000.00	18,000.00
Nat. Bk. of the Republic, Boston,	7,500.00	11,250.00
Nat. Bk. of Com., Kansas City,	1,000.00	1,100.00
Phoenix National,	45,000.00	54,000.00
St. Paul National,	7,000.00	5,600.00
Second National, New Haven, . .	2,500.00	4,250.00
Thames National, Norwich, . . .	10,000.00	14,500.00

MISCELLANEOUS —	Par Value.	Market Value.	
Northwestern Tel. Co. stock,...	20,000.00	21,600.00	
Willimantic Linen Co. stock,...	10,000.00	10,000.00	
Underwriters' Protective Association bds., 5 p. c.,	1,000.00	1,000.00	
Totals,	\$2,047,600.00	\$2,268,586.00	2,268,586.00
Cash in Company's principal office,			1,031.40
Cash in bank,			224,259.40
Interest due and accrued on bonds,			} Nothing.
Interest due and accrued on collateral loan,			
Gross premiums in due course of collection,			401,115.88
Assets of the Company at their actual value,			\$3,860,141.74

III. LIABILITIES.

Losses adjusted and unpaid,	\$94,213.53	
Losses reported and unadjusted,	84,228.39	
Losses resisted,	32,131.77	
Gross amount of unpaid losses,		\$210,573.69
Unearned premiums on risks, one year or less, ..	\$872,292.70	
Unearned premiums on risks, more than one year,	952,859.68	
Unearned premiums, as computed above,		1,825,152.38
Commissions and brokerage,		66,323.66
Return premiums,		44,894.26
Special deposits in other States in excess of present liabilities therein,		76,866.92
Total liabilities, except capital and surplus,		\$2,223,810.91
Capital stock,		1,000,000.00
Surplus beyond all liabilities,		636,330.83
Total liabilities, including capital and surplus,		\$3,860,141.74

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$2,882,908.61	
Deduct reinsurance, rebate, abatement, and return premiums,	504,370.09	
Actual cash premiums,		\$2,378,538.52
Interest on mortgages of real estate,		39,519.64
Interest on loans and bonds, and dividends on stock,		104,576.87
Rents,		Nothing.
Actual cash income,		\$2,522,635.03

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$219,775.86 occurring in previous years),.....	\$1,451,227.95
Deduct salvage and reinsurance,.....	150,676.57
Net amount paid for losses,.....	\$1,300,551.38
Cash dividends,.....	100,000.00
Commissions and brokerage,.....	425,554.77
Salaries and fees,.....	178,753.93
Taxes,.....	63,468.65
All other payments,.....	181,908.18
Actual cash expenditure,.....	\$2,250,236.91

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$291,543,432	\$3,578,811.01
Written or renewed during the year,.....	238,662,764	2,907,842.38
Totals,.....	\$530,206,196	\$6,486,653.39
Deduct those expired and marked off,.....	220,923,204	2,674,146.13
In force at the end of the year,.....	\$309,282,992	\$3,812,507.26
Deduct amount reinsured,.....	16,229,586	230,446.29
Net amount in force,.....	293,053,406	3,582,060.97

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895, ..	One year or less,	\$131,431,529	\$1,744,585.41	1-2	\$872,292.70
1894, }	Two years,	4,362,979	26,646.89	1-4	6,661.72
1895, }		469,720	4,516.65	3-4	3,387.49
1893, }		26,525,788	295,549.19	1-6	49,258.20
1894, }	Three years,	31,369,468	340,068.84	1-2	170,034.42
1895, }		37,508,571	397,526.25	5-6	331,271.88
1892, }		608,169	5,315.09	1-8	664.39
1893, }	Four years,	583,094	5,681.85	3-8	2,130.69
1894, }		852,190	8,019.60	5-8	5,012.25
1895, }		674,511	6,480.55	7-8	5,670.48
1891, }		11,640,243	139,228.86	1-10	13,922.89
1892, }	Five years,	12,220,552	156,323.25	3-10	46,896.97
1893, }		11,855,871	151,409.00	1-2	75,704.50
1894, }		11,048,000	141,973.94	7-10	99,381.76
1895, }		11,902,721	158,735.60	9-10	142,862.04
Totals,.....		\$293,053,406	\$3,582,060.97		\$1,825,152.38

Premiums received since the organization of the company, ...	\$19,765,753.92
Losses paid since the company organized,	10,308,902.53
Cash dividends paid stockholders,	2,077,000.00
Stock dividends declared,	100,000.00
Stock owned by directors at par value,	78,900.00
Losses incurred during the year,	1,249,746.82
Loaned to stockholders not officers,	Nothing.
Largest amount written on any one risk,	25,000.00

Special deposits in other States for the exclusive protection of policy-holders there :—

State or Country.	Value of Deposit.	Total Li- abilities therein.	Excess of Deposits.
Georgia,	\$27,500.00	\$16,490.83	\$11,009.17
Virginia,	50,000.00	19,863.21	30,136.79
Oregon,	50,000.00	14,279.04	35,720.96
Totals,	\$127,500.00	\$50,633.08	\$76,866.92

Business in Connecticut.

Fire risks taken (no inland),	\$7,766,282.00
Premiums received,	67,301.35
Losses paid,	28,019.43
Losses incurred,	26,220.10

NORWALK FIRE INSURANCE COMPANY,

NORWALK, CONN.

Commenced Business, May, 1860.

ARCHIBALD McILWAINE, JR., *President.*

FERRIS E. SHAW, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000.00
Whole amount of capital actually paid up in cash,	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	Nothing.
Loans on bond and mortgage (first liens), not moré than one year's interest due,	Nothing.
Loans on bond and mortgage (first liens), more than one year's interest due (of which — is the process of foreclosure), }	Nothing.
Interest due and accrued on bond and mortgage loans,	Nothing.
Value of lands mortgaged,	Nothing.
Building,	
Total,	Nothing.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States Currency, 6 p. c., 1897,	\$15,000.00	\$15,300.00
United States Currency, 6 p. c., 1898,	75,000.00	78,000.00
BANK STOCKS—		
Fairfield County National,	800.00	400.00
National, Norwalk, Conn.,	1,800.00	1,800.00
Central National, Norwalk,	1,500.00	1,500.00
German American, N. Y.,	1,125.00	1,293.75
Fourth National, N. Y.,	4,000.00	7,000.00
MUNICIPAL BONDS—		
So. Norwalk, Conn., Reg. 4 p. c., 1925,	25,000.00	27,187.50
Norwalk, Conn., 4 p. c., 1935, ..	25,000.00	28,156.25
New Britain, Conn., 4 p. c., 1910-1925,	25,000.00	26,468.75
Willimantic, Conn., 4 p. c., 1910-1925,	20,000.00	21,050.00
New London, Conn., 4 p. c., 1924,	5,000.00	5,385.00
RAILROAD STOCKS—		
Lake Shore & Mich. Southern, ...	3,000.00	4,200.00
N. Y., Lackawana & Western, ...	5,000.00	5,937.50
Chicago, Rock Island & Pacific, ...	3,300.00	2,178.00
Chicago, Mil. & St. Paul, pfd., ...	2,500.00	3,162.50
Chicago, Mil. & St. Paul, com., ...	4,000.00	2,720.00
Chicago, Burlington & Quincy, ...	2,500.00	1,900.00
RAILROAD BONDS—		
Toledo, Ann Arbor & G. T., 1st mort. reg. gold, 6 p. c., 1921, ...	3,000.00	2,700.00
Mil., Lake Shore & W., 1st mort. reg. gold, 6 p. c., 1921,	3,000.00	3,960.00
Chic. & Erie, 1st m. reg. gold, 5 p. c., 1982,	10,000.00	10,800.00
N. Y., Susquehanna & W., 1st mort. reg. gold, 5 p. c., 1937, ...	3,000.00	3,075.00
Lehigh Val. Ter., 1st mort. reg. gold, 5 p. c., 1941,	12,000.00	13,560.00
Phil. & Read. Ter., 1st mort. reg. gold, 5 p. c., 1941,	10,000.00	10,500.00
Chesapeake & O., consol., 1st mort. reg. gold, 5 p. c., 1939, ..	7,500.00	7,950.00
N. Y., Ont. & West., consol., 1st mort. reg. gold, 5 p. c., 1939, ...	8,000.00	8,720.00
Chic., Burlington & Quincy, 1st mort. reg., 7 p. c., 1903,	5,000.00	6,000.00
W. Shore, 1st m. reg., 4 p. c., 2361,	20,000.00	21,300.00

	Par Value.	Market Value.	
Central O., con., 1st m. reg. gold,			
4½ p. c., 1930,	9,000.00	9,765.00	
MISCELLANEOUS—			
Norwalk Gas Light Co. stock,...	575.00	690.00	
Totals,	\$310,600.00	\$332,659.25	\$332,659.25

Cash in Company's principal office,	\$81.00
Cash in bank,	25,367.48
Interest due and accrued on stocks,	Nothing.
Interest due and accrued on collateral loans,	Nothing.
Gross premiums in due course of collection,	21,375.42
Reinsurance due on losses already paid,	11.50
Assets of the Company at their actual value,	\$379,494.65

III. LIABILITIES.

Losses adjusted and unpaid,	\$3,796.00	
Losses reported and unadjusted,	4,031.10	
Losses resisted,	1,000.00	
Gross amount of unpaid losses,	\$8,827.10	
Deduct reinsurance,	2,522.00	
Net amount of unpaid losses,		\$6,305.10
Unearned premiums on risks, one year or less, ..	\$18,397.54	
Unearned premiums on risks, more than one year,	12,646.89	
Unearned premiums as computed above,		\$31,044.43
Commissions and brokerage,		4,720.37
Salaries, rents, adv., etc.,		798.53
Reinsurance,		744.82
Special deposits in other States in excess of present liabilities therein,		Nothing.
Total liabilities, except capital and surplus,		43,613.25
Capital stock,		200,000.00
Surplus beyond all liabilities,		135,881.40
Total liabilities, including capital and surplus,		\$379,494.65

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$46,050.22	
Deduct reinsurance, rebate, abatement, and re- turn premiums,	9,471.73	
Actual cash premiums,		\$36,578.49
Interest on mortgages of real estate,		Nothing.
Interest on loans and bonds, and dividends on stocks,		4,224.23
Premium on sale of additional stock,		100,000.00
Actual cash income,		\$140,802.72

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$3,909.76 occurring in previous years),.....	\$20,062.42
Deduct salvage and reinsurance,.....	2,249.70
Net amount paid for losses,.....	\$17,812.72
Cash dividends,.....	2,567.50
Commissions and brokerage,.....	8,394.89
Salaries and fees,.....	2,481.48
Taxes,.....	194.80
All other payments,.....	1,266.42
Actual cash expenditure,.....	\$32,717.81

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$5,440,737	\$44,950.00
Written or renewed during the year,.....	6,270,456	59,846.83
Totals,.....	\$11,711,193	\$104,296.83
Deduct those expired and marked off,.....	4,131,630	37,114.37
In force at the end of the year,.....	\$7,579,563	\$67,182.46
Deduct reinsurance,.....	739,177	7,353.78
Net amount in force,.....	\$6,840,386	\$59,828.68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$3,635,139	\$36,795.07	1-2	\$18,397.54
1894....	Two years.....	63,850	425.98	1-4	106.49
1895....		102,943	877.31	3-4	657.98
1893....	Three years.....	932,888	5,532.06	2-6	922.01
1894....		641,198	4,674.72	1-2	2,337.36
1895....		1,034,142	6,625.88	5-6	5,521.57
1892....	Four years.....	8,437	85.42	1-8	10.68
1893....		24,167	276.65	3-8	103.75
1894....		6,875	86.63	5-8	54.14
1895....		14,992	151.10	7-8	132.21
1891....	Five years.....	30,814	323.96	1-10	32.40
1892....		50,863	422.64	3-10	126.79
1893....		80,637	923.84	1-2	461.92
1894....		70,185	927.08	7-10	648.96
1895....		140,756	1,681.59	9-10	1,513.43
Various.	Over 5 years....	2,500	18.75	95-100	17.20
Totals,.....		\$6,840,386	\$59,828.68	...	\$31,044.43

Premiums received since the organization of the Company,...	\$481,476.50
Losses paid since the Company organized,.....	195,367.12
Cash dividends paid stockholders,.....	116,290.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	2,700.00
Losses incurred during the year,.....	18,818.24
Largest amount written on any one risk,.....	15,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$817,977 00
Premiums received,.....	8,112.51
Losses paid,.....	6,405.04
Losses incurred,.....	8,688.99

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, January, 1872.

CHARLES B. WHITING, *President.*JAMES U. TAINTOR, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$2,000,000.00
Whole amount of capital stock actually paid up in cash,. . .	500,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$48,219.86
Loans on bonds and mortgage (first liens), not more than one year's interest due,.....	193,414 30
Interest due and accrued on bond and mortgage loans,.....	2,834.44
Value of mortgaged premises (insured for \$124,000.00),....	\$618,620.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
Georgia, 4½ p. c., 1915,.....	\$25,000.00	\$29,250.00
MUNICIPAL AND COUNTY BONDS—		
County of Coffey, Kan., 6 p. c.,	10,000.00	10,900.00
County of Dickinson, Kan., 6 p. c.,....	10,000.00	11,000.00
County of Finney, Kan., 6 p. c.,	10,000.00	11,000.00
County of Kidder, Dak., 7 p. c.,	5,000.00	5,500.00

	Par Value.	Market Value.
County of Wichita, Kan., 6 p. c.,	4,000.00	4,400.00
County of Pierre, Wash., g., 6 p. c.,.....	10,000.00	10,800.00
County of Glynn, Ga., g., 5 p. c.,	10,000.00	10,000.00
City of Indianapolis, Ind., 6 p. c.,	20,000.00	20,800.00
City of Evansville, Ind., 4 p. c.,	20,000.00	19,000.00
City of New Brunswick, N. J., 6 p. c.,.....	10,000.00	10,700.00
City of Council Bluffs, Ia., 6 p. c.,	5,000.00	5,500.00
City of Richmond, Va., 8 p. c.,..	24,000.00	30,720.00
City of Norfolk, Va., 5 p. c.,....	20,000.00	21,200.00
City of Sioux Falls, Dak., 7 p. c.,	13,000.00	14,560.00
City of Wichita Falls, Tex., 6 p. c.,.....	10,000.00	11,000.00
City of Fort Worth, Tex., 5 p. c.,	10,000.00	10,500.00
Town of Thomaston, Conn., 4 p. c.,.....	15,000.00	15,750.00
Medicine Lodge Township, Barber Co., Kan., 6 p. c.,.....	5,000.00	5,000.00
Bethany Township, Osborne Co., Kan., 6 p. c.,.....	4,000.00	4,320.00
Oswego Township, Labette Co., Kan., 6 p. c.,.....	5,000.00	5,100.00
Precinct of Stanton, Neb., 6 p. c.,	8,000.00	8,720.00
Precinct of Beaver, Neb., 6 p. c.,	5,000.00	5,450.00
Territory of Arizona, Funding, 5 p. c.,.....	25,000.00	26,000.00
Iowa Mortgage Co., Trust De- benture Notes, 6 p. c.,.....	2,000.00	2,000.00
Mason and Tazewell District, Ill., 7 p. c.,.....	15,000.00	15,900.00
Rutland and Grafton District, Ill., 6 p. c.,.....	2,000.00	2,000.00
Kansas School, 6 p. c.,.....	9,697.00	10,278.82
Kansas School, 7 p. c.,.....	12,000.00	13,200.00
Nebraska School, 7 p. c.,.....	13,270.07	14,597.07
Nebraska School, 6 p. c.,.....	2,000.00	2,120.00
Dakota School, 8 p. c.,.....	3,500.00	4,060.00
Dakota School, 7 p. c.,.....	6,000.00	6,720.00
Minnesota School, 6 p. c.,.....	6,000.00	6,180.00
Wyoming Ter. School, 8 p. c.,..	3,000.00	3,450.00
Colorado School, 7 p. c.,.....	8,000.00	8,800.00
Texas School, 6 p. c.,.....	15,000.00	15,900.00
Washington School, g., 6 p. c.,..	10,000.00	10,700.00
RAILROAD BONDS —		
Vermont Valley, 5 p. c.,.....	25,000.00	28,250.00
Pitts., Cleve. & Toledo, 6 p. c.,..	10,000.00	11,600.00
Kansas Pacific, 1st con., 6 p. c.,	10,000.00	7,300.00
C., C., Cin. & Ind., 7 p. c.,.....	25,000.00	32,500.00

	Par Value.	Market Value.
C., C., Cin. & Ind., 6 p. c.,.....	10,000.00	12,600.00
Morris & Essex, 1st con., guar., 7 p. c.,.....	10,000.00	14,300.00
Chicago, Mil. & St. P., I. & D. Ext., 7 p. c.,.....	20,000.00	25,700.00
Dayton & Michigan, 5 p. c.,....	25,000.00	27,000.00
Terre Haute & Logansp't, 6 p. c.,	14,000.00	15,680.00
Chic., Bur. & Northern, 5 p. c.,..	1,500.00	1,575.00
Ohio & West Virginia, 7 p. c.,..	3,000.00	3,600.00
Columbus & Toledo, 7 p. c.,....	13,000.00	15,340.00
Cin., Jack. & Mackinaw, 4 p. c.,	12,000.00	6,240.00
E. Tenn., Vir. & Georgia, 5 p. c.,	15,000.00	15,900.00
Southern, 5 p. c.,	6,000.00	5,700.00
Detroit, Lansing & Nor., 7 p. c.,	10,000.00	7,500.00
Louis., Cin. & Lex'gton, 7 p. c.,..	10,000.00	10,400.00
Hartford Street Ry. Co., 5 p. c.,	40,000.00	41,200.00
Anderson, Ind., Electric Street Ry. Co., g., 6 p. c.,.....	10,000.00	10,200.00
Phil. & Reading Term., 5 p. c.,.	10,000.00	10,525.00
Indiana & Lake Michigan, guar., g., 5 p. c.,.....	20,000.00	21,200.00
Atch., Top. & Santa Fe, g., 4 p. c.,	10,000.00	7,350.00
Atch., Top. & Santa Fe, 2d mort., g., 4 p. c.,.....	10,000.00	2,500.00
Chicago, Bur. & Quincy, 5 p. c.,	3,100.00	3,162.00
Chicago, Bur. & Quincy, 7 p. c.,	2,000.00	2,420.00
N. Y., N. H. & H., conv., 4 p. c.,	32,200.00	43,792.00
Norfolk & Western, g., 5 p. c.,..	10,000.00	6,700.00
Valley, g., 6 p. c.,.....	20,000.00	13,000.00
Baltimore Belt, guar., g., 5 p. c.,	20,000.00	21,200.00
Cin., D. & Ironton, guar., 5 p. c.,	10,000.00	10,800.00
Kanawha & Michigan, 4 p. c., ..	25,000.00	20,750.00
Chicago, R. I. & Pac., 5 p. c.,....	10,000.00	10,450.00
RAILROAD STOCKS —		
N. Y., N. H. & H.,.....	80,400.00	146,328.00
Pennsylvania,.....	20,200.00	21,008.00
N. Y. C. & H. R.,.....	22,000.00	21,560.00
Union Pacific,	5,000.00	212.50
Central Pacific,	10,000.00	1,600.00
Cleveland & Pittsburgh,.....	20,000.00	33,200.00
C., B. & Q.,.....	22,000.00	16,665.00
Illinois Central,.....	20,000.00	18,800.00
C., R. I. & P.,.....	10,000.00	6,675.00
Southern Railway Co., preferred,	17,000.00	4,653.75
Chicago & Northwest., preferred,	10,000.00	14,600.00
Delaware & Hudson Canal Co.,.	10,000.00	12,400.00
BANK STOCKS —		
American, Hartford,.....	25,200.00	35,280.00
Ætna, "	12,200.00	17,690.00
Charter Oak, "	13,000.00	11,960.00

	Par Value.	Market Value.	
Farm's & Mech., Hartford, : : :	10,400.00	11,856.00	
Mercantile, " : : :	15,200.00	12,160.00	
Phoenix, " : : :	7,400.00	8,510.00	
Exchange, " : : :	9,300.00	12,090.00	
City, " : : :	11,300.00	11,865.00	
First, " : : :	7,100.00	7,952.00	
Hartford, " : : :	100,000.00	145,000.00	
Ct. Tr. & Safe Dep. Co., Hartford,	10,000.00	17,000.00	
Thames, Norwich, : : : : :	20,000.00	30,000.00	
First, " : : : : :	8,000.00	8,400.00	
Rockville, Rockville, : : :	600.00	660.00	
Metropolitan, New York, : : :	7,500.00	450.00	
Mechanics, " : : :	7,550.00	14,345.00	
Holland Trust Co., " : : :	5,000.00	5,000.00	
Nat'l Ger.-Amer., St. Paul, Minn.,	2,500.00	2,000.00	
MISCELLANEOUS —			
First Baptist Church, Nashville,			
Tenn., 6 p. c., 1906, : : : : :	9,000.00	9,000.00	
Arizona Imp. Co., 6 p. c., 1920, .	10,000.00	10,200.00	
Northw. Tel. Co., stk., guar., : :	10,000.00	11,650.00	
Brooklyn Wharf & Warehouse Co.,	25,000.00	25,875.00	
Totals, : : : : :	\$1,415,117.07	\$1,596,155.14	1,596,155.14

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Ætna Fire Ins. Co., stk., Hartford,	\$400	\$1,000	\$700	
Ætna Fire Ins. Co., stk., " : : :	200	500		
American Nat'l Bk., stk., " : : :	750	975		
Charter Oak Nat'l Bank, " : : :	500	525		1,880
First " " " : : :	300	300		
Connecticut General Life Insurance				
Company, Hartford, : : : : :	3,500	4,725	3,000	
Adams Express Company, : : : : :	2,400	3,480	1,350	
Totals, : : : : :	\$8,050	\$11,505	\$6,930	6,930.00

Cash in Company's principal office, : : : : :	5,264.87
Cash in bank, : : : : :	113,496.31
Interest due and accrued on stocks and bonds, : : : : :	9,413.60
Interest due and accrued on collateral loans, : : : : :	230.50
Gross premiums in due course of collection, : : : : :	265,511.96
Rents due and accrued, : : : : :	732.47
Assets of the Company at their actual value, : : : : :	\$2,242,203.45

III. LIABILITIES.

Losses adjusted and unpaid,.....	}	\$161,811.74
Losses reported and unadjusted, ..		
Losses resisted,....		28,455.57
Gross amount of unpaid losses,		\$190,267.31
Unearned premiums on risks, one year or less,...	\$487,841.88	
Unearned premiums on risks, more than one year,.....	476,163.03	
Unearned premiums on inland navigation risks, ..	28,687.02	
Unearned premiums as computed above,.....		992,691.43
Commissions and brokerage,.....		45,406.31
Due and to become due for borrowed money,.....		Nothing.
Special deposits in other States in excess of present liabilities therein,.....		84,438.33
Total liabilities, except capital and surplus,.....		\$1,312,803.38
Capital stock,.....		500,000.00
Surplus beyond all liabilities,		429,400.07
Total liabilities, including capital and surplus,.....		\$2,242,203.45

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$1,802,723.19	\$89,727.22	
Deduct reinsurance, rebate, abate- ment, and return premiums, ..	416,107.01	12,590.40	
Actual cash premiums,....	\$1,386,616.18	\$77,136.82	\$1,463,753.00
Interest on mortgages of real estate,.....			10,552.27
Interest on loans and bonds, and dividends on stocks,			74,136.25
Rents,.....			1,016.41
Actual cash income,.....			\$1,549,457.93

V. EXPENDITURE DURING THE YEAR.

	Fire.	Inland.	
Amount paid for losses (including \$160,265.91 occurring in previ- ous years),.....	\$820,017.30	\$88,336.83	
Deduct salvage and reinsurance,..	79,780.92	3,713.52	
Net amount paid for losses, ..	\$740,236.38	\$84,623.31	\$824,859.69
Cash dividends,.....			40,000.00
Commissions and brokerage,.....			282,384.56
Salaries and fees,.....			104,828.10
Taxes,.....			29,751.56
All other payments,.....			78,203.58
Actual cash expenditure,.....			\$1,360,027.49

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year,.....	\$144,369,262	\$1,771,325.73
Written or renewed during the year,.....	136,538,529	1,828,029.76
Totals,.....	\$280,907,791	\$3,599,355.49
Deduct those expired and marked off,	126,035,568	1,699,923.37
In force at the end of the year,....	\$154,872,223	\$1,899,432.12
Deduct reinsurance,.....	2,241,695	18,058.26
Net amount in force,	\$152,630,528	\$1,881,373.86
	Inland.	Premiums.
In force at the end of the year,.....	\$1,829,859	\$57,374.03

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$66,893,002	\$975,682.76	1-2	\$487,841.38
1894....	Two years,....	1,478,551	7,070.71	1-4	1,767.67
1895....		1,916,249	14,186.47	3-4	10,639.86
1893....	Three years,....	15,469,584	162,359.43	1-6	27,059.90
1894....		18,931,932	186,481.14	1-2	93,240.57
1895....		22,778,425	231,234.89	5-6	192,695.74
1893....	Four years,....	306,679	2,935.68	1-8	366.96
1894....		347,205	2,611.38	3-8	979.27
1895....		400,083	3,097.13	5-8	1,935.71
1896....		574,165	5,857.09	7-8	5,124.95
1891....	Five years,....	4,757,518	58,757.44	1-10	5,875.74
1892....		5,486,172	67,560.67	3-10	20,268.20
1893....		4,053,368	52,057.37	1-2	26,028.68
1894....		4,132,812	50,763.72	7-10	35,538.10
1895....		5,164,783	60,712.98	9-10	54,641.68
Totals,.....		\$152,630,528	\$1,881,373.86	....	\$964,004.41

Premiums received since the organization of the Company,...	\$15,601,159.77
Losses paid since the Company organized,	9,685,992.79
Cash dividends paid stockholders,.....	1,025,000.00
Stock dividends declared,.....	100,000.00
Stock owned by the directors at par value,	72,950.00
Losses incurred during the year (fire, \$743,845.05; marine and inland, \$79,625.90),...	823,470.95
Loaned to officers and directors,.....	21,500.00
Loaned to stockholders not officers,	6,230.00
Largest amount written on any one risk,.....	10,000.00

Special deposits in other States for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Virginia,.....	\$51,920.00	\$13,310.00	\$38,610.00
Georgia,.....	29,250.00	23,421.67	5,828.33
Oregon,.....	50,000.00	10,000.00	40,000.00
Totals,.....	\$131,170.00	\$46,731.67	\$84,438.33

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$3,779,919.00
Premiums received,.....	37,909.85
Losses paid,.....	20,143.34
Losses incurred,.....	21,577.41

PHŒNIX INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, June, 1854.

D. W. C. SKILTON, *President.*

GEORGE H. BURDICK, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$5,100,000.00
Whole amount of capital actually paid up in cash,.....	2,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$476,917.68
Loans on bond and mortgage (first liens) not more than one year's interest due,.....	154,212.58
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$29,388.45 is in process of foreclosure),.....	71,127.71
Interest due and accrued on bond and mortgage loans,.....	10,025.09
Value of lands mortgaged,.....	\$379,070.00
Buildings (insured for \$84,225.00),.....	135,600.00
Total,.....	\$514,670.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
Georgia, registered, 4½ p.c., 1915,	\$25,000.00	\$28,875.00
MUNICIPAL BONDS—		
Ashland, Ore., water, 6 p.c.,....	50,000.00	54,500.00
Brantford, Canada, 5 p.c.,.....	25,000.00	27,875.00

	Par Value.	Market Value.
Guelph, Canada, 5 p.c.,.....	24,000.00	27,960.00
Victoria, British Columbia, 5 p.c.,	20,000.00	23,000.00
Town of St. Henry, P. Q., 4½ p.c.,	75,000.00	79,875.00
Province New Brunswick, 4 p.c.,	5,000.00	5,050.00
Columbus, O., imp., 6 p.c.,.....	12,000.00	12,720.00
Fostoria, O., water, 6 p.c.,.....	25,000.00	25,000.00
Leavenworth City and Ft. Leavenworth, water, 6 p.c.,.....	25,000.00	27,500.00
Hannibal, Mo., school, 6 and 7 p.c.,.....	24,000.00	25,440.00
Naumkeag St. Ry. Co., 5 p.c.,...	25,000.00	25,000.00
Superior, Wis., imp., 6 p.c.,....	25,000.00	26,000.00
Urbana, O., gas, 6 p.c.,.....	25,000.00	25,000.00
RAILROAD BONDS—		
Canadian Pacific, 1st m. L. Gt., 5 p.c.,.....	44,000.00	49,280.00
Cedar Rapids, Iowa Falls & N. W. R., gtd., 6 p.c.,.....	50,000.00	51,500.00
Chic. & N. W., s. f., 6 p.c.,.....	49,000.00	57,330.00
Chic. & West. Indiana, 1st m., 6 p.c.,.....	49,000.00	52,920.00
Chic. & West. Ind., g.m., 6 p.c.,	100,000.00	119,000.00
Chic., B. & Q., conv., 5 p.c.,....	10,000.00	10,100.00
Chic., R. I. & Pac., 1st m., ext'n and collat., 5 p.c.,.....	25,000.00	26,250.00
Cin., D. & I., 1st m., gold, guar., 5 p.c.,.....	25,000.00	27,000.00
Erie, 1st m., con., 7 p.c.,.....	50,000.00	71,000.00
Minn. Union, gtd., 6 p.c.,.....	50,000.00	62,000.00
N. Y., L. & W., gtd., 6 p.c.,....	50,000.00	67,500.00
N. Y., N. H. & H., deb., 4 p.c.,	75,000.00	102,750.00
St. Paul, Eastern & G. Trunk, 1st m., gtd., 6 p.c.,.....	10,000.00	11,500.00
Terre Haute & Logansport, ext'n, gtd., 6 p. c.,.....	50,000.00	56,500.00
Terre Haute & Peoria, 1st m., gold, gtd., 5 p.c.,.....	25,000.00	25,000.00
Texas & New Orleans, 1st m., 7 p.c.,.....	54,000.00	60,480.00
RAILROAD STOCKS—		
Bald Eagle Valley,.....	25,000.00	50,000.00
Beech Creek, gtd., 4 per cent.,...	15,000.00	15,000.00
Chicago & Alton, common,....	35,000.00	56,000.00
Cleveland & Pittsburgh, gtd., 7 p.c.,.....	25,000.00	41,750.00
Ft. Wayne & Jackson, pfd.,....	50,000.00	62,500.00
Georgia R. R. & Banking Co.,...	20,000.00	36,700.00
Hartford & Conn. West., gtd., 2 p.c.,.....	12,000.00	3,000.00
Illinois Central,.....	100,000.00	95,000.00

	Par Value.	Market Value.
Morris & Essex,.....	50,000.00	83,500.00
N. Y., N. H. & H.,.....	150,000.00	270,000.00
New York & Harlem,.....	12,500.00	35,000.00
N. Y. Cent. & Hudson River,...	50,000.00	49,000.00
Peoria & Bureau Valley, gtd., 8 p.c.,.....	50,000.00	87,500.00
Pittsburg, McKeesport & Y., gtd., 6 p.c.,.....	25,000.00	33,625.00
Rensselaer & Saratoga, gtd., 8 p.c.,.....	50,000.00	91,000.00
Sharon, of Pa., gtd., 6 p.c.,....	25,000.00	25,750.00
West End street, Boston,.....	20,000.00	26,400.00
BANK STOCKS —		
Ætna National, Hartford,	30,000.00	42,000.00
American National, “	50,000.00	70,000.00
Atlantic Trust Co., New York,	10,000.00	18,500.00
Central Trust Co, “	12,500.00	181,250.00
Charter Oak National, Hartford	16,200.00	16,200.00
City, “	16,000.00	16,800.00
Connecticut River, “	3,000.00	4,000.00
Far. and Mech's Nat'l, “	30,000.00	34,500.00
First National, Wallingford,	17,500.00	19,775.00
Franklin Trust Co., New York,	40,000.00	96,000.00
Hartford National, Hartford,	103,000.00	149,350.00
Hartford Trust Co., “	40,000.00	58,000.00
Home National, Meriden,	10,000.00	12,000.00
Imperial, Toronto, Ont.,	13,300.00	24,073.00
Metropolitan Nat'l, Cin. (in liq.),	11,250.00	500.00
Mer. Ex. Nat'l, New York,	5,400.00	6,480.00
Mercantile National, Hartford,	80,000.00	64,000.00
Nat'l Shoe and Leather, N. Y.,	20,000.00	19,000.00
National Exchange, Hartford,	17,000.00	22,100.00
Nat'l German-Am., St. Paul,	12,500.00	8,125.00
New Britain Nat'l, New Britain,	20,000.00	31,000.00
Phoenix National, Hartford,	77,000.00	92,400.00
State, Hartford,	20,000.00	22,000.00
Waterbury Nat'l, Waterbury,	22,000.00	38,500.00
Security Company, Hartford,	5,000.00	6,250.00
MISCELLANEOUS —		
Holyoke Water Power Co. stock,	132,000.00	330,000.00
Northwestern Tel. Co. stock,....	75,000.00	86,250.00
North. Tel. Co. bonds, 1904,....	25,000.00	38,875.00
Empire & Bay States Tel. Co.,...	15,000.00	11,475.00
Brooklyn Wharf and Warehouse Co. bonds,.....	75,000.00	77,250.00
Totals,.....	\$2,819,150.00	\$3,862,283.00
		3,862,283.00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Travelers Ins. Co.,.....	\$9,300.00	\$19,716.00	\$11,500.00	
Landers, Frary & Clark,.	6,000.00	6,360.00	9,000.00	
Southern N. E. Tel. Co.,	7,000.00	6,790.00		
Atlantic Dock Co.,.....	10,300.00	10,300.00	11,200.00	
Hartford Carpet Co.,....	6,400.00	4,160.00		
Totals,.....	\$39,000.00	\$47,326.00	\$31,700.00	31,700.00

Cash in Company's principal office,.....	33,121.47
Cash in bank,.....	135,918.65
Interest due and accrued on stocks and bonds,.....	3,800.00
Interest due and accrued on collateral loans and deposits,....	1,264.76
Gross premiums in due course of collection,.....	505,676.87
Rents due and accrued,.....	5,282.45
Reinsurance due,.....	17,689.42
Assets of the Company at their actual value,.....	\$5,309,019.68

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$293,990.37
Losses reported and unadjusted,.....	
Losses resisted,.....	48,451.06
Gross amount of unpaid losses,.....	\$342,441.43
Unearned premiums on risks, one year or less, \$1,084,764.19	
Unearned premiums on risks, more than one year,.....	1,394,370.65
Unearned premiums as computed above,.....	2,479,134.84
Commissions and brokerage,.....	62,500.00
Special deposits in other States and Country in excess of present liabilities therein,.....	121,477.45
Total liabilities, except capital and surplus,.....	\$3,005,553.72
Capital stock,.....	2,000,000.00
Surplus beyond all liabilities,.....	303,465.96
Total liabilities, including capital and surplus,.....	\$5,309,019.68

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$3,949,679.54
Deduct reinsurance, rebate, abatement, and return premiums,.....	597,529.15
Actual cash premiums,.....	\$3,352,150.39
Interest on mortgages of real estate,.....	10,032.57
Interest on loans and bonds, and dividends on stocks,.....	190,074.01
Rents,.....	5,173.69
From sale of right to subscribe to new stock of N. Y., N. H. & H. R. R. Co.,.....	28,350.00
Actual cash income,.....	\$3,585,780.66

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$548,160.00 occurring in previous years),.....	\$2,589,040.08
Deduct salvage and reinsurance,.....	171,198.60
Net amount paid for losses,.....	\$2,417,841.48
Cash dividends,.....	280,000.00
Commissions and brokerage,.....	549,619.73
Salaries and fees,.....	190,714.35
Taxes,.....	78,130.23
All other payments,.....	338,982.98
Actual cash expenditure,.....	\$3,855,288.77

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....		\$398,807,363	\$4,772,118.82
Written or renewed during the year,.....		335,332,492	3,949,679.54
Totals,		\$734,139,855	\$8,721,798.36
Deduct those expired and marked off,.....		283,754,288	3,563,753.65
In force at the end of the year,.....		\$450,385,567	\$5,158,044.71
Deduct amount reinsured,.....		20,749,571	261,609.08
Net amount in force,.....		\$429,635,996	\$4,896,435.63

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$187,763,562	\$2,169,528.38	1-2	\$1,084,764.19
1894....	Two years,.....	781,994	7,503.42	1-4	1,875.86
1895....		724,613	7,313.96	3-4	5,485.47
1893....	Three years,....	48,674,160	493,704.00	1-6	82,284.00
1894....		50,490,112	563,359.49	1-2	281,679.74
1895....		65,905,744	731,551.25	5-6	609,626.04
1892....	Four years,.....	1,079,994	10,964.86	1-8	1,370.61
1893....		1,062,944	11,002.56	3-8	4,125.96
1894....		745,288	8,174.74	5-8	5,109.21
1895....		569,172	6,212.73	7-8	5,436.14
1891....	Five years,.....	16,061,117	191,324.56	1-10	19,132.45
1892....		17,447,501	215,553.18	3-10	64,665.95
1893....		17,527,021	217,816.15	1-2	108,908.07
1894....		12,207,545	157,562.82	7-10	110,293.97
1895....		8,595,229	104,863.53	9-10	94,377.18
Totals,.....		\$429,635,996	\$4,896,435.63	...	\$2,479,134.84

Premiums received since the organization of the Company,...	\$62,184,881.24
Losses paid since the Company organized,.....	38,047,470.01
Cash dividends paid stockholders,.....	6,685,000.00
Stock dividends declared,.....	Nothing.

Stock owned by directors at par value,.....	65,900.00
Loaned to stockholders not officers,.....	66,500.00
Loaned to officers and directors,.....	30,000.00
Losses incurred during the year,.....	2,167,266.43
Largest amount written on any one risk,.....	30,000.00

Special deposits in other States and Country for the exclusive protection of policy-holders there—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon,	\$54,500.00	\$31,567.95	\$22,932.05
Georgia,.....	28,875.00	36,257.99	.....
Canada,.....	213,040.00	114,494.60	98,545.40
Totals,.....	\$296,415.00	\$182,320.54	\$121,477.45

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$4,789,567.00
Premiums received,.....	87,730.80
Losses paid,.....	49,114.58
Losses incurred,.....	39,684.86

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

Commenced Business, April, 1841.

CHARLES S. LEETE, *President.*

H. MASON, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$400,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,.	\$78,600.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	132,145.00
Loans on bond and mortgage (first liens), more than one year's interest due,.....	Nothing.
Interest due and accrued on bond and mortgage loans,.....	1,988.94
Value of lands mortgaged,.....	\$310,065.00
Buildings (insured for \$115,900.00),.....	115,900.00
Total,.....	\$425,965.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
City of Indianapolis, 6 p. c.,.....	\$8,650.00	\$8,650.00	
City of Omaha, Neb., 5 p. c.,...	10,000.00	10,800.00	
City of Superior, Wis., 6 p. c.,...	10,000.00	10,000.00	
Town of Wallingford, 4½ p. c.,...	8,500.00	8,500.00	
RAILROAD BONDS—			
Minn. & St. L., 1st mort., 7 p. c.,	4,000.00	4,680.00	
Savan'h & Wes'n, 1st mort., 5 p. c.,	10,000.00	1,574.40	
N. Y. & N. England, 1st m., 7 p. c.,	19,000.00	22,800.00	
N. Y. & N. England, 1st m., 6 p. c.,	9,000.00	10,170.00	
N. Y., N. H. & H., c. deb., 4 p. c.,	5,000.00	6,800.00	
Columbus & Hocking Coal & Iron			
Co., 1st mort., 6 p. c.,.....	10,000.00	8,000.00	
Southern, 1st mort., 5 p. c.,....	10,000.00	9,100.00	
RAILROAD STOCKS—			
Chicago, Rock Island & Pacific,	11,000.00	7,480.00	
Clev., Cin., Chic. & St. L., pfd.,	10,000.00	9,300.00	
BANK STOCKS—			
Tradesmens, New Haven,	16,000.00	22,720.00	
Second, "	11,700.00	19,890.00	
Merchants, "	25,000.00	22,500.00	
Yale, "	17,800.00	21,004.00	
New Haven, "	21,000.00	35,700.00	
New Haven County, "	18,830.00	26,362.00	
First, "	13,300.00	18,620.00	
American Exchange, New York,	10,000.00	17,000.00	
Western, "	7,500.00	8,625.00	
MISCELLANEOUS—			
Southern N. E. Tel. Co., 5 p. c. bds.,	4,000.00	4,000.00	
Southern N. E. Tel. Co., stock,	5,000.00	5,000.00	
So. N. E. Tel. Co., 5 p. c. bds., 1906,	2,000.00	2,050.00	
Macon, Ga., Gas, Water & Light			
Co., 1st mort., 6 p. c., 1917,...	10,000.00	6,500.00	
N. York Steam Power Co., stock,	2,500.00	1,543.33	
Totals,.....	\$289,780 00	\$329,368.73	329,368.73

Loans on Collateral.

	Par Value.	Market Val.	Amt. Loaned.
Merch. Nat. Bk., N. H'v'n, stk.,	\$500.00	\$450.00	\$2,500.00
Birmingham Nat. Bank, Bir-			
mingham, Conn., stock,....	2,000.00	3,400.00	
N. Y. Economical P't'g Co., stk.,	1,000.00	750 00	570.00
So. N. E. Tel. Co., stock,....	5,000.00	5,000.00	4,500.00
Morris & Essex R. R. Co., stk.,	750.00	1,237.50	
City Bank of New Haven, stk.,	3,300 00	4,026 00	5,500.00
Mech. Bk. of New Haven, stk.,	360.00	390.00	
Merch Nat. Bk., N. Haven, stk.,	500.00	450.00	
New Haven Water Co., stk.,...	750.00	1,515.00	
Merc'tile Safe Dep. Co., N. H., stk.,	1,000.00	600.00	
Totals,.....	\$15,160.00	\$17,818.50	\$13,070.00

13,070.00

Cash in Company's principal office,	148.37
Cash in bank,	64,401.92
Interest due and accrued on stocks,	587.96
Interest due and accrued on collateral loans,	Nothing.
Gross premiums in due course of collection,	78,973.04
Bills receivable, not matured, taken for premiums,	4,120.21
Rents due and accrued,	41.66
Reinsurance due,	35.73

Assets of the Company at their actual value, \$703,481.56

III. LIABILITIES.

Losses adjusted and unpaid,	\$20,499.36	
Losses reported and unadjusted,	30,610.52	
Losses resisted,	3,000.00	
Gross amount of unpaid losses,	\$54,109.88	
Deduct reinsurance,	13,111.88	
Net amount of unpaid losses,		40,998.04
Unearned premiums on risks, one year or less,	\$168,867.85	
Unearned premiums on risks, more than one year,	161,402.87	
Unearned premiums on inland risks,	Nothing.	
Unearned premiums on marine risks,	7,805.96	

Unearned premiums as computed above,	\$338,076.68
Commissions and brokerage,	17,360.46
Return premiums,	Nothing.
Reinsurance,	1,284.04
Special deposits in other States in excess of present liabilities therein,	Nothing.

Total liabilities, except capital and surplus,	\$397,719.22
Capital stock,	200,000.00
Surplus beyond all liabilities,	105,762.34
Total liabilities, including capital and surplus,	\$703,481.56

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,	\$593,243.47	\$97,840.34	
Deduct reinsurance, rebate, abatement, and return premiums,	132,993.53	45,000.87	
Actual cash premiums,	\$460,249.94	\$52,839.47	\$513,089.41
Notes received for premiums remaining unpaid,		Not given.	
Interest on mortgages of real estate,			7,073.92
Interest on loans and bonds, and dividends on stocks,			16,959.35
From all other sources,			Nothing.
Actual cash income,			\$537,122.68

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$43,581.70 occurring in previous years),...	\$255,304.80	\$95,620.50	
Deduct salvage and reinsurance,...	25,494.00	42,848.19	
Net amount paid for losses,.	\$229,810.80	\$52,772.31	\$282,583.11
Cash dividends,...			12,000.00
Commissions and brokerage,.....			113,386.46
Salaries and fees,.....			47,362.04
Taxes,.....			4,904.53
Actual cash expenditure,.....			\$460,236.14

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....	\$56,658,021	\$571,816.52
Written or renewed during the year,.....	59,781,928	618,062.40
Totals,.....	\$116,439,949	\$1,189,878.92
Deduct those expired and marked off,.....	48,808,559	499,413.72
In force at the end of the year,.....	\$67,631,390	\$690,465.20
Deduct amount reinsured,.....	4,604,369	61,296.44
Net amount in force,.....	\$63,027,021	\$629,168.76
	Marine and Inland.	Premiums.
In force at the end of the year,.....	\$365,350	\$12,554.22

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,.	\$31,547,541	\$337,735.71	1-2	\$168,867.85
1894....	Two years,.....	181,593	1,214.44	1-4	303.61
1895....		2,158,407	6,788.42	3-4	5,091.32
1893....		6,354,572	57,180.49	1-6	9,530.08
1894....	Three years,....	5,740,663	54,205.69	1-2	27,102.84
1895....		10,087,788	85,754.47	5-6	71,462.06
1892....		54,024	688.93	1-8	86.11
1893....	Four years,.....	109,194	1,063.21	3-8	398.70
1894....		81,010	863.23	5-8	542.65
1895....		95,823	990.58	7-8	866.76
1891....	Five years,.....	1,170,171	13,448.79	1-10	1,344.87
1892....		960,799	12,768.76	3-10	3,830.62
1893....		1,441,479	17,191.83	1-2	8,595.91
1894....	Six years,.....	1,162,315	14,329.67	7-10	10,030.76
1895....		1,862,142	24,575.63	9-10	22,118.06
1891....	Seven years,....	5,000	184.99	2-6	61.66
1889....	Seven years,....	5,000	54.75	1-7	7.82
1890....	Seven years,....	5,000	49.17	2-7	14.04
1887....	Ten years,.....	4,500	75.00	2-10	15.00
Totals,.....		\$63,027,021	\$629,168.76	....	\$330,270.72

Premiums received since the organization of the Company...	\$8,949,755.08
Losses paid since the Company organized,.....	6,121,004.80
Cash dividends paid stockholders;.....	427,281.00
Stock dividends declared,.....	50,000.00
Stock owned by directors at par value,.....	57,520.00
Losses incurred during the year (fire, \$223,213.86; marine and inland, \$53,483.59),.....	276,697.45
Largest amount written on any one risk,.....	5,000.00
Amount loaned to stockholders not officers,.....	2,500.00
Amount loaned to officers and directors,.....	12,500.00

Business in Connecticut, 1895.

	Fire.	Marine and Inland.
Fire, marine, and inland risks,.....	\$5,293,609.00	\$761,748.00
Premiums received,.....	47,320.94	10,579.86
Losses paid,.....	18,341.80	9,381.16
Losses incurred,.....	18,670.51	7,709.16

WOOSTER FIRE INSURANCE COMPANY,

DANBURY, CONN.

Commenced Business, November, 1895.

LEVI P. TREADWELL, *President.*

AARON C. SEELEY, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,.....	25,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,...	\$31,400.00
Value of lands and buildings mortgaged,	\$30,000.00
Buildings (insured for \$21,500),.....	28,000.00
Total,	\$58,000.00
Cash in Company's principal office,.....	Nothing.
Cash in bank,.....	342.11
Interest due and accrued on stocks,.....	Nothing.
Interest due and accrued on collateral loans,.....	Nothing.
Gross premiums in due course of collection,.....	48.50
Reinsurance and return premiums due,.....	Nothing.
Rents due and accrued,.....	465.00
Assets of the Company at their actual value,.....	\$32,255.61

III. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.	
Losses reported and unadjusted,.....	Nothing.	
Losses resisted,.....	Nothing.	
Gross amount of unpaid losses,.....	Nothing.	
Deduct reinsurance,.....	Nothing.	
Net amount of unpaid losses,.....		Nothing.
Unearned premiums on risks, one year or less,	\$24.35	
Unearned premiums on risks, more than one		
year,	38.30	
Unearned premiums as computed above,.....		\$62.65
Commissions and brokerage,.....		1.87
Cash dividends to stockholders remaining unpaid,.....		Nothing.
Due for salaries, rent, advertising, etc.,.....		361.50
Return premiums,.....		Nothing.
Loan certificates,.....		6,400.00
Reinsurance,		Nothing.
Special deposits in other States in excess of present liabilities		
therein,		Nothing.
Total liabilities, except capital and surplus,.....		\$6,826.02
Capital stock,.....		25,000.00
Surplus beyond all liabilities,.....		429.59
Total liabilities, including capital and surplus,.....		\$32,255.61

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$40.20	
Deduct reinsurance, rebate, abatement, and re-		
turn premiums,.....	Nothing.	
Actual cash premiums,.....		\$40.20
Interest on mortgages of real estate,.....		Nothing.
Interest on loans and bonds, and dividends on stocks,.....		Nothing.
From all other sources,.....		681.43
Actual cash income,.....		\$721.63

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including —————		
occurring in previous years),.....	Nothing.	
Deduct salvage and reinsurance,.....	Nothing.	
Net amount paid for losses,.....		Nothing.
Cash dividends,.....		
Commissions and brokerage,.....		
Salaries and fees,.....		
Taxes,.....		
All other payments,.....		\$379.52
Actual cash expenditure,.....		\$379.52

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	Nothing.	Nothing.
Written or renewed during the year,.....	\$9,500.00	\$88.70
Totals,.....	\$9 500.00	\$88.70
Deduct those expired and marked off,.....	Nothing.	Nothing.
In force at the end of the year,.....	\$9,500.00	\$88.70
Deduct amount reinsured,.....	Nothing.	Nothing.
Net amount in force,.....	\$9,500.00	\$88.70

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895....	One year or less,.	\$6,500	\$48.70	1-2	\$24.35
1895....	Three years,....	3,000	40.00	5-6	38 30
Totals,.....		\$9,500	\$88.70	...	\$62.65

Premiums received since the organization of the Company,...	\$88.70
Losses paid since the Company organized,.....	Nothing.
Cash dividends paid stockholders,.....	Nothing.
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	22,400.00
Losses incurred during the year,.....	Nothing.
Loaned to officers and directors,.....	Nothing.
Loaned to stockholders not officers,.....	
Largest amount written on any one risk,	2,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),....	\$9,500.00
Premiums received,.....	88.70
Losses paid,.....	Nothing.
Losses incurred,.....	Nothing.

MUTUAL FIRE
INSURANCE COMPANIES
OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1895.

DANBURY MUTUAL FIRE INSURANCE COMPANY,

DANBURY, CONN.

Commenced Business, 1850.

JOHN W. BACON, *President*.JAMES B. WILDMAN, *Secretary*.

I. ASSETS.

Cash on hand in the office of the Company,.....	Nothing.
Cash loaned by the Company, secured by mortgage of real estate,.....	\$17,450.00
Twelve shares Danbury National Bank,.....	1,200.00
Cash deposited in the Savings Bank of Danbury,.....	9,990.00
Cash deposited in the Union Savings Bank of Danbury,.....	930.17
Gross assets, except premium notes,.....	\$29,570.17
Premium or deposit notes held by the Company which are liable to future assessment for pay- ment of claims, deducting the amount already assessed or collected thereon,.....	Nothing.

II. LIABILITIES.

Losses adjusted and unpaid,.....	} Nothing.
Losses reported and unadjusted,.....	
Losses resisted,.....	
Gross premiums on outstanding risks,.....	\$2,775.51
Unearned premiums or reinsurance fund,.....	\$1,387.76
All other demands against the Company,.....	Nothing.
Gross liabilities,.....	\$1,387.76

III. INCOME.

Cash received for premiums,.....	\$1,417.34
Deduct amount paid for return premiums,.....	19.20
Net amount of cash premiums,.....	\$1,398.14
Cash received for interest on mortgages of real estate,.....	884.00
Interest and dividends from all other sources,.....	474.17
Gross cash income,.....	\$2,756.31
Premium or deposit notes liable to assessment received during the year,.....	Nothing.

IV. EXPENDITURE.

Losses,	\$1,808.05
Commissions and brokerage,	141.73
Salaries, fees, etc.,.....	227.85
Taxes,.....	219.37
Rents,.....	50.00
All other expenditure,.....	Nothing.
Gross cash expenditure,.....	\$2,447.00

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$736,690.00
Risks written during the year,.....	267,200.00
Risks terminated during the year,.....	263,730.00
Losses occurring during the year,.....	1,808.05
Largest amount written on any one risk,.....	4,000.00

FARMERS MUTUAL FIRE INSURANCE COMPANY,

SUFFIELD, CONN.

Commenced Business, 1854.

NELSON N. KING, *President.*W. E. BURBANK, *Secretary.*

I. ASSETS.

Cash in the office of the Company,.....	\$136.65
Cash loans made by the Company,.....	50.00
Cash due for premiums unpaid and in course of collection,....	40.20
Interest due,.....	3.00
Net amount of unpaid assessments or calls on premium or deposit notes,.....	Nothing.
Gross assets, except premium notes,.....	\$229.85
Premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,.....	\$10,552.00

II. LIABILITIES.

Losses adjusted and unpaid,.....	} Nothing.
Losses reported and unadjusted,.....	
Losses resisted,.....	
Due or to become due for borrowed money,.....	Nothing.
Gross premiums on outstanding risks,.....	\$382.86
Unearned premiums or reinsurance fund,.....	\$191.43
Taxes,.....	} Nothing.
All other demands against the Company,.....	
Gross liabilities,.....	\$191.43

III. INCOME.

Cash received for premiums,.....	\$79.90
Deduct amount paid for return premiums,.....	Nothing.
Net cash received for premiums,.....	\$79.90
Interest and dividends,.....	Nothing.
Amount received for assessments or calls on premium or deposit notes,.....	Nothing.
Gross cash income,.....	\$79.90
Premium or deposit notes liable to assessment, received during the year,.....	\$2,118.00

IV. EXPENDITURE.

Losses,.....	Nothing.
Salaries, fees, etc.,.....	\$25.00
Interest on borrowed money,.....	Nothing.
Taxes,.....	11.11
All other payments (printing, etc.),.....	5.50
Gross cash expenditure,.....	\$41.61

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$83,850.00
Risks written during the year,.....	16,650.00
Risks terminated during the year,.....	12,850.00
Losses occurring during the year,.....	Nothing.
Largest amount written on any one risk,.....	2,000.00

FARMINGTON VALLEY MUTUAL FIRE INSURANCE COMPANY,

FARMINGTON, CONN.

Commenced Business, January, 1854.

CHAUNCEY DEMING, *Vice-President.*RICHARD H. GAY, *Secretary.*

I. ASSETS.

Value of real estate owned by the Company, unincumbered,	Unknown.
Cash loaned by the Co., secured by mortgage of real estate,...	\$950.00
Keokuk & Des Moines R.R. bonds, 5 p. c., 1923, par \$1,000,...	1,000.00
Prowess County irrigation bond, 1912,.....	1,000.00
Cash in office of the Company,.....	13.85
Cash in bank,	2,640.00
Interest due or accrued,.....	107.00
Gross assets, except premium notes,	\$5,710.85
Premium or deposit notes held by the Company (being 49 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,	\$6,194.60

II. LIABILITIES.

Losses adjusted and unpaid,.....	} Nothing.
Losses reported and unadjusted,.....	
Losses resisted,.....	
Gross premiums on outstanding risks,.....	\$310.00
Unearned premiums or reinsurance fund,.....	\$155.00
Return premiums due or to become due,.....	Nothing.
Taxes due and accrued,.....	42.00
Salaries due,	Nothing.
All other demands against the Company,.....	10.00
Gross liabilities,.....	\$207.00

III. INCOME.

Cash received for premiums,.....	} \$138.00
Deduct amount paid for return premiums,	
Net amount of cash premiums,	\$137.50
Interest on mortgage of real estate,...	52.50
Interest and dividends from other sources,	227.58
Gross cash income,.....	\$417.58
Premium or deposit notes liable to assessment received during the year,.....	\$2,760.00

IV. EXPENDITURE.

Losses,	}	Nothing.
Salaries and fees,		
Taxes and foreclosure expenses,		\$328.43
Cash premiums returned,		Nothing.
All other payments,		70.50
Gross cash expenditure,		\$398.93

V. GENERAL ITEMS.

Risks outstanding at the end of the year,	\$44,059.00
Risks written during the year (all for three years),	18,300.00
Risks terminated during the year,	19,500.00
Losses occurring during the year,	Nothing.
Largest amount on any one risk,	3,000.00

GREENWICH MUTUAL FIRE INSURANCE COMPANY,

GREENWICH, CONN.

Commenced Business, November, 1855.

AMOS M. BRUSH, *President*.JOHN DAYTON, *Secretary*.

I. ASSETS.

Cash in the office of the Company,	\$413.39
Cash in bank,	6,502.05
Gross assets, except premium notes,	\$6,915.44
Premium or deposit notes held by the Company (being 127 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,	\$8,718.42

II. LIABILITIES.

Losses adjusted and unpaid,	Nothing.
Losses reported and unadjusted,	\$1,250.00
Losses resisted,	Nothing.
Gross premiums on outstanding risks,	\$1,341.35
Unearned premiums or reinsurance fund,	670.17
Taxes due and accrued,	49.99
Rents due or accrued,	25.00
Due for salaries,	150.00
All other demands against the Company,	13.00
Gross liabilities,	\$2,158.16

III. INCOME.

Cash received for premiums,.....	\$413.29
Deduct amount paid for return premiums,.....	9.37
Net cash received for premiums,	\$403.92
Interest and dividends,.....	288.73
Gross cash income,.....	\$692.65

IV. EXPENDITURE.

Losses,.....	} Nothing.
Salaries, fees, etc.,.....	
Taxes,	
Rents,.....	
All other payments,.....	
Gross cash expenditure,.....	

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$174,393.50
Risks written during the year,	57,890.00
For a shorter term than one year,	Nothing.
For the term of one year,.....	11,525.00
For a term of more than one and not more than three years,.....	27,665.00
For the term of more than three years,.....	18,700.00
Risks terminated during the year,.....	65,800.00
Losses occurring during the year,.....	1,250.00
Largest amount written on any one risk,.....	3,500.00

HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, 1831.

W. E. SUGDEN, *President*.WM. A. ERVING, *Secretary*.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
Hartford city, 6 p. c., 1899,	\$15,000.00	\$15,000.00
Hartford town, 3 p. c., 1909,	} 99,000.00	91,500.00
New Haven town, 3½ p. c., 1924		
and 1929,		
Middletown town, 4 p. c., 1910		
and call,		
Columbus, Ohio, 6 p. c., call,...	3,000.00	3,000.00

	Par Value.	Market Value.	
RAILROAD STOCKS—			
N. Y., N. H. & H.,.....	\$40,000.00	\$70,000.00	
Chicago, Bur. & Quincy,.....	30,800 00	21,560.00	
Pennsylvania,.....	15,500.00	14,880.00	
Rens. & Saratoga,.....	20,000.00	33,800.00	
Chic., Rock Island & Pacific,...	16,500.00	9,900.00	
Pitts., Ft. Wayne & Chicago,...	20,000.00	28,000.00	
Peoria & Bureau Valley,.....	17,800.00	19,580.00	
Utica, Shenango & Susq.,.....	5,000.00	5,000.00	
Morris & Essex,.....	10,000.00	14,000.00	
RAILROAD BONDS—			
Harlem & P. Ches., 7 p.c., 1903,	10,000.00	11,000.00	
Chic. & Southw'n, 7 p.c., 1899,...	20,000.00	20,000.00	
Morris & Essex, 7 p.c., 1914 and 1915, ...	12,000.00	13,200.00	
Baltimore & Ohio, 5 p.c., 1925,...	5,000.00	5,000.00	
Winona & St. Peter, 7 p.c., 1916,	15,000.00	15,600.00	
Chic., Rock Island & Pacific,...	15,000.00	15,000.00	
Del. & Hud. Canal, 7 p.c., 1917,	5,000.00	6,000.00	
Chicago, Bur. & Quincy,.....	20,000.00	21,000.00	
Baltimore Belt., 5 p.c., 1990,.....	5,000.00	5,000.00	
Hartford & Weth. Horse, 1910,...	5,000.00	5,000.00	
Chic. Junc. & U. Stk. Yd., 1915,	10,000.00	10,000.00	
Chic. & West Ind., 1932,.....	5,000.00	5,300.00	
N. Y., N. H. & H., 1904,.....	20,000.00	26,000.00	
BANK STOCKS—			
Hartford National,.....	7,100.00	9,940.00	
Phoenix National,.....	1,800.00	2,016.00	
American National,.....	4,000.00	4,800.00	
Charter Oak National,.....	400.00	340.00	
National Exchange,...	5,900.00	6,490.00	
Mercantile National,.....	600.00	540.00	
Ætna National,.....	700.00	896.00	
MISCELLANEOUS—			
Hartford Steam Boiler Inspection and Insurance Co.,.....	10,000.00	22,000.00	
Northwestern Tel. Co. stock,....	10,000.00	10,000.00	
Brooklyn Wharf & Warehouse Co. bonds,.....	10,000.00	10,000.00	
Totals,	\$490,100.00	\$551,342.00	\$551,342.00
Cash in office of the Company,.....			1,277.23
Cash in bank,.....			22,276.38
Cash due for premiums collected and in course of transmission,			604.39
Cash due for premiums unpaid and in course of collection,....			Nothing.
Gross assets, except premium notes,.....			\$575,500.00
Premium or deposit notes held by the Company (being — in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,.....		Nothing.	

II. LIABILITIES.

Losses adjusted and unpaid,.....	}	\$500.00
Losses reported and unadjusted,.....		
Losses resisted,.....		
Gross amount of unpaid losses,.....		\$500.00
Gross premiums on outstanding risks,.....	\$145,271.19	
Deduct amount paid for reinsurance,.....	Nothing.	
Net premiums on outstanding risks,...	\$145,271.19	
Unearned premiums or reinsurance fund,.....		72,635.59
Taxes due and accrued,.....		3,626.25
Gross liabilities,.....		\$76,761.84

III. INCOME.

Cash received for premiums,.....	\$52,564.93	
Deduct amount paid for return premiums,.....	1,828.90	
Net amount of cash premiums,.....		\$50,736.03
Interest and dividends,		27,331.27
All other sources,.....		Nothing.
Gross cash income,.....		\$78,067.30
Premium or deposit notes liable to assessment received during the year,...	Nothing.	

IV. EXPENDITURE.

Losses,	\$33,511.51
Commissions and brokerage,.....	7,667.56
Salaries, fees, etc.,.....	6,700.00
Taxes,.....	3,401.85
Rents,.....	700.00
All other payments,.....	3,170.02
Gross cash expenditure,.....	\$55,150.94

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$26,081,102.88
Risks written during the year,.....	9,236,971.41
For a shorter term than one year,.....	30,254.13
For the term of one year,.....	166,542.00
For a term of more than one and not more than three years,	8,653,301.06
For a term of more than three years,.....	386,874.22
Risks terminated during the year,.....	8,641,848.73
Losses occurring during the year,.....	31,580.41
Largest amount written on any one risk,.....	7,000.00

HARWINTON MUTUAL FIRE INSURANCE COMPANY,

HARWINTON, CONN.

Commenced Business, July, 1856.

ALBERT G. WILSON, *President.*MARVIN PIERCE, *Secretary.*

I. ASSETS.

Cash in the office of the Company and in bank,.....	\$197.30
Assessments due and unpaid,.....	Nothing.
All other assets,.....	

Gross assets, except premium notes,.....	\$197.30
Premium or deposit notes held by the Company (being 249 in number) which are liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon,.....	\$13,858.24

II. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.
Losses reported and unadjusted,.....	
Losses resisted,.....	
Taxes due and accrued,.....	
All other demands against the Company,.....	
Gross liabilities,.....	Nothing.

III. INCOME.

Cash received for policy fees, surveys, etc.,.....	\$72.50
Cash received for interest,.....	7.49
Cash received for assessments or calls on premium notes,.....	Nothing.
Premium or deposit notes liable to assessment received during the year,.....	\$2,535.82
Gross cash income,.....	\$79.99

IV. EXPENDITURE.

Losses,.....	\$10.00
Taxes,.....	1.46
Office, agency, and incidental expenses,.....	65.32
Gross cash expenditure,.....	\$76.78

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$271,205.50
Amount of risks written during the year,.....	44,491.50
Amount of risks terminated during the year,.....	38,685.00
Losses occurring during the year,.....	10.00
Assessments on premium or deposit notes,.....	Nothing.
Largest amount written on any one risk,.....	1,500.00

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

LITCHFIELD, CONN.

Commenced Business, June, 1833.

CHARLES B. ANDREWS, *President.*HENRY W. WESSELLS, *Secretary.*

I. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS —			
New Britain city, 7 p. c., 1898,..	\$2,000.00	\$2,000.00	
RAILROAD BONDS —			
N. H. & Northampton, 6 p. c., 1909,	3,000.00	3,000.00	
New York & Harlem, 7 p. c., 1900,	5,000.00	5,200.00	
N. Y., Prov. & Boston, 4 p. c., 1942,	32,000.00	32,320.00	
Northwestern Union, 7 p. c., 1917,	1,000.00	1,140.00	
Chicago, Milwaukee & St. Paul,			
Mineral Point ext., 6 p. c., 1910,	2,000.00	2,340.00	
Chicago, Milwaukee & St. Paul,			
Southwestern Div., 5 p. c., 1909,	2,000.00	2,120.00	
Chicago & Northwestern,.....	2,000.00	2,900.00	
MISCELLANEOUS —			
Middlesex Banking Co., debenture 6 p. c., 1897,.....	2,000.00	2,000.00	
Windsor Locks & Warehouse Point Bridge Co., 5 p. c., 1910,.	2,000.00	2,000.00	
Totals,.....	\$53,000.00	\$55,020.00	\$55,020.00
Value of real estate owned by the Company, unincumbered,.			\$3,500.00
Cash loaned by the Company, secured by mortgage of real estate,.....			7,350.00
All other cash loans,.....			5,000.00
Cash in the office of the Company,.....			36.00
Cash in bank,.....			25,135.58
Cash due for premiums collected and in course of transmission,			1,092.44
Interest due and accrued,.....			570.97
Gross assets,.....			\$97,704.99

II. LIABILITIES.

Losses adjusted and unpaid,.....	\$200.00	
Losses reported and unadjusted,.....	2,000.00	
Losses resisted,.....	393.70	
Gross amount of unpaid losses,.....		\$2,593.70
Gross premiums on outstanding risks,.....	\$14,656 56	
Unearned premiums or reinsurance fund,.....		7,328.28
Taxes,.....		709.05
Return premiums,.....		313.82
Rents,.....		50.00
Gross liabilities,.....		\$10,994.85

III. INCOME.

Cash received for premiums,.....	\$4,906.03	
Deduct amount paid for return premiums,.....	313.82	
Net amount of cash premiums,.....		\$4,592.21
Interest on mortgages of real estate,.....		403.06
Interest and dividends from all other sources,.....		3,936.39
Gross cash income,.....		\$8,931.66

IV. EXPENDITURE.

Losses,.....	\$8,325.20	
Commissions and brokerage,.....	462.01	
Salaries and fees,.....	1,800.00	
Taxes,.....	739.00	
Rents,.....	50.00	
All other payments,.....	475.00	
Gross cash expenditure,.....		\$11,851.21

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$3,904,464.50	
Risks written during the year,.....	1,282,282.50	
For a shorter term than one year,.....	200.00	
For the term of one year,.....	800.00	
For a term of more than one and not more than three years,.....	1,281,282.50	
Risks terminated during the year,.....	1,254,777.00	
Losses occurring during the year,.....	10,918.90	
Largest amount written on any one risk,.....	2,500.00	

MADISON MUTUAL FIRE INSURANCE COMPANY,

MADISON, CONN.

Commenced Business, October, 1855.

R. P. STEVENS, *President*.S. H. CHITTENDEN, *Secretary*.

I. ASSETS.

Cash loaned by the Company, secured by mortgage on real estate,.....	\$6,800.00
All other cash loans,.....	1,498.00
Cash in the office of the Company,.....	151.71
Cash due for premiums unpaid and in course of collection,....	48.70
Interest due and accrued,.....	Nothing.
Gross assets, except premium notes,.....	\$8,498.41
Premium or deposit notes held by the Company (being 388 in number) liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon, \$33,525.00	

II. LIABILITIES.

Losses adjusted and unpaid,.....	} Nothing.
Losses reported and unadjusted,.....	
Losses resisted,.....	
Gross premiums on outstanding risks,..... \$1,676.25	
Unearned premiums or reinsurance fund,.....	\$838.12
Taxes due and accrued,.....	68.74
All other demands against the Company,.....	121.00
Gross liabilities,.....	\$1,027.86

III. INCOME.

Cash received for premiums,.....	\$521.20
Deduct for return premiums and reinsurance,....	13.88
Net amount of cash premiums,.....	\$507.32
Interest on mortgages of real estate,.....	355 25
Interest and dividends from all other sources,.....	62.85
Gross cash income,.....	\$925.42
Premium or deposit notes liable to assessment received during the year,..... \$10,678.60	

IV. EXPENDITURE.

Losses,	Nothing.
Salaries and fees,	\$60.00
Taxes,	58.22
Deposits returned during the year,	13.88
All other payments,	71.00
Gross cash expenditure,	\$203.10

V. GENERAL ITEMS.

Risks outstanding at the end of the year,	\$343,255.00
Amount of risks written during the year,	112,485.00
Amount of risks terminated during the year,	98,055.00
Losses occurring during the year,	Nothing.
Largest amount written on any one risk,	3,000.00

MIDDLESEX MUTUAL ASSURANCE COMPANY,

MIDDLETOWN, CONN.

Commenced Business, June, 1836.

O. VINCENT COFFIN, *President.*C. W. HARRIS, *Secretary.*

I. ASSETS.

Real estate owned by the Company, unincumbered,	\$180,000.00
Cash loaned by the Company, secured by mortgage of real estate,	5,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL AND COUNTY BONDS—		
Middletown town, ref., 4 p.c., 1908,	\$36,000.00	\$36,000.00
Portland town, 3-65, 1896-1901-4, Jeffersonville, Ind., city, 7½ p.c., 1896,	100,000.00	100,000.00
Evansville, Ind., city, 4 p.c., 1912,	10,000.00	10,000.00
	5,000.00	4,500.00
RAILROAD BONDS—		
D. & H. Canal Co., 7 p.c., 1919,	10,000.00	13,800.00
RAILROAD STOCKS—		
N Y. Central & Hudson River,	20,000.00	19,500.00
Chic., Rock Island & Pacific,	25,000.00	16,875.00
N. Y., N. H. & Hartford,	37,500.00	67,500.00
Chicago, Burlington & Quincy, ..	20,000.00	15,400.00

	Par Value.	Market Value.	
Chicago & Northwestern, com.,	20,000.00	19,800.00	
Chicago & Northwestern, pfd.,	20,000.00	29,000.00	
N. Y., N. H. & H., con. ctfs.,			
1894,	15,000.00	20,250.00	
BANK STOCKS —			
Middletown Nat'l, Middletown,	11,250.00	15,750.00	
Middlesex Co. Nat'l, “	8,500.00	8,500.00	
Central National, “	2,250.00	2,700.00	
First National, “	4,000.00	4,160.00	
First National, Portland,	1,000.00	1,000.00	
MISCELLANEOUS —			
N. L. & Tr. Co. deb. bds., 6 p.c.,			
1898-1901,	81,000.00	81,000.00	
Am. Water Works bds., 6 p.c.,			
1907,	10,000.00	9,000.00	
Totals,	\$436,500.00	\$474,735.00	474,735.00
Cash in bank,			46,740.54
Cash due for premiums collected and in course of transmission,			13,750.01
Interest due or accrued,			Nothing.
Gross assets,			\$720,225.55
Premium or deposit notes,		Nothing.	

II. LIABILITIES.

Losses adjusted and unpaid,		\$2,976.47
Losses reported and unadjusted,		1,500.00
Losses resisted,		1,300.00
Gross premiums on outstanding risks,	\$331,217.82	
Deduct reinsurance,	111.75	
Net premium on outstanding risks,	\$331,106.07	
Unearned premiums or reinsurance fund,		160,553.03
Taxes due and accrued,		3,009.37
All other demands against the Company,		Nothing.
Gross liabilities,		\$169,338.87

III. INCOME.

Cash received for premiums,	\$94,858.75	
Deduct amount paid for return premiums,	6,475.00	
Net cash premiums,		\$88,383.75
Interest on mortgages of real estate,		300.00
Interest and dividends from all other sources,		21,086.44
Rents,		12,309.41
From all other sources,		Nothing.
Gross cash income,		\$122,079.60

IV. EXPENDITURE.

Losses,.....	\$52,814.03
Commissions and brokerage,.....	12,926.93
Salaries, fees, etc.,.....	14,149.97
Interest,.....	Nothing.
Taxes,.....	7,322.21
All other payments,.....	12,213.35
Gross cash expenditures,.....	<u>\$99,426.49</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$40,241,276.98
Risks written during the year,.....	13,039,293.05
For a shorter term than one year,	76,825.00
For the term of one year,.....	754,990.00
For a term of more than one and not more than three years,.....	8,688,865.22
For a term of more than three years,.....	3,518,612.83
Risks terminated during the year,.....	11,452,082.73
Losses occurring during the year,.....	57,290.50
Largest amount written on any one risk,.....	6,000.00

MUTUAL ASSURANCE COMPANY OF THE CITY OF NORWICH,

NORWICH, CONN.

Commenced Business, 1794.

ASA BACKUS, *Secretary*.

I. ASSETS.

Bank Stocks and Deposits owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS —			
Merchants National,.....	\$400.00	\$400.00	
First National,.....	200.00	200.00	
Norwich Savings Society,.....	5,800.00	5,800.00	
BANK DEPOSITS —			
Chelsea Savings,.....	3,000.00	3,000.00	
Dime Savings,	2,000.00	2,000.00	
Norwich Savings Society,.....	1,800.00	1,800.00	
Totals,.....	\$13,200.00	\$13,200.00	\$13,200.00
Cash in office,.....			56.29
All other assets,.....			<u>Nothing.</u>
Gross assets,.....			\$13,256.29

II. LIABILITIES.

Losses adjusted and unpaid,	}	Nothing.
Losses reported and unadjusted,		
Losses resisted,		
Gross earnings on outstanding risks,		\$441.80
Unearned premiums, or reinsurance fund,		\$220.90
Unpaid dividends,		375.02
Taxes due and accrued,	}	Nothing.
Salaries,		
All other demands,		
Gross liabilities,		\$595.92

III. INCOME.

Cash received for premiums,	\$441.80
Interest and dividends,	532.00
Gross cash income,	\$973.80

IV. EXPENDITURE.

Losses,	\$235.31
Salaries, fees, etc.,	200.00
Taxes,	104.19
All other payments,	5.44
Gross cash expenditure,	\$544.94

V. GENERAL ITEMS.

Risks outstanding at the end of the year,	\$175,290.00
Risks written during the year,	175,290.00
For the term of one year,	175,290.00
Risks terminated during the year,	177,740.00
Losses occurring during the year,	235.31
Largest amount written on any one risk,	1,000.00

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY,

NORWICH, CONN.

Commenced Business, July, 1840.

CHARLES J. WINTERS, *President.*J. F. WILLIAMS, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS—			
American Exchange Nat'l, N. Y.,	\$4,000.00	\$6,800.00	
National Park, "	4,000.00	11,000.00	
Merchants Exchange Nat., "	600.00	660.00	
Nat'l Bank of Commerce, "	1,000.00	2,050.00	
Corn Exchange, "	2,000.00	5,800.00	
Bank of America, "	500.00	1,650.00	
Second Nat'l, Norwich, Conn.,..	3,300.00	3,300.00	
MISCELLANEOUS—			
N. L. N. R. R. Co. bonds, 5 p.c.,			
1910,.....	3,000.00	3,300.00	
K. C., St. L. & Chic. R. R. stk.,	2,000.00	2,500.00	
Ft. Wayne & Jackson stock,...	1,000.00	1,100.00	
C. & N. W. bonds, 5 p. c., 1909,	6,000.00	6,300.00	
Bohn Mfg. Co., St. Paul, Minn.,	8,000.00	8,000.00	
Kal., Alleg. & G. R. R. Co.			
stock,.....	4,000.00	4,800.00	
Nebraska Loan and Trust Co.			
deb. bonds,.....	1,500.00	1,500.00	
Jarvis-Conklin Mort. Trust Co.,			
receipts,....	3,330.00	3,330.00	
Totals,.....	\$44,230.00	\$62,090.00	\$62,090.00
Cash loaned by the Company, secured by mortgage of real			
estate,			9,200.00
All other cash loans made by the Company,.....			5,810.00
Cash in office of the Company,.....			292.50
Cash in bank,.....			43,872.17
Cash due for premiums collected and in course of transmission,			541.79
Gross assets,.....			\$121,806.46
Premium notes liable to assessments,.....		Nothing.	

II. LIABILITIES.

Losses adjusted and unpaid,.....	}	Nothing.
Losses reported and unadjusted,.....		
Losses resisted,.....		
Gross premiums on outstanding risks,.....	\$59,689.97	
Unearned premiums or reinsurance fund,.....		\$29,844.99
Gross liabilities,.....		\$29,844.99

III. INCOME.

Cash received for premiums,	\$24,567.10	
Deduct amount paid for return premiums,.....	1,020.39	
Net cash premiums,.....		\$23,546.75
Interest on mortgages of real estate,.....		174.54
Interest and dividends from all other sources,.....		7,106.36
All other sources,.....		4,775.00
Gross cash income,.....		\$35,602.65

IV. EXPENDITURE.

Losses,.....	\$16,088.02
Commissions and brokerage,.....	3,869.87
Salaries, fees, etc.,.....	2,141.00
Taxes,.....	816.22
Rents,.....	199.00
All other payments,.....	895.91
Gross cash expenditure,.....	\$24,010.52

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$9,676,783.29
Risks written during the year,.....	3,581,135.17
For a shorter term than one year,.....	62,855.00
For the term of one year,.....	314,067.67
For a term of more than one and not more than three years,.....	2,735,841.50
For a term of more than three years,.....	468,371.00
Risks terminated during the year,.....	3,014,006.78
Losses occurring during the year,.....	15,088.52
Largest amount written on any one risk,.....	5,000.00

PATRONS MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, January, 1888.

GEO. AUSTIN BOWEN, *President*.CHARLES E. BACON, *Secretary*.

I. ASSETS.

Cash in the office of the Company,.....	\$416.89
Cash in bank,.....	765 64
Cash due for premiums collected and in course of transmission,.....	83.57
Cash due for premiums unpaid and in course of collection,....	Nothing.
Assessments due and unpaid,.....	
Due from other companies,.....	
Gross assets,.....	\$1,266.10

II. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.
Losses reported and unadjusted,.....	\$150.00
Losses resisted,.....	Nothing.
Gross amount of unpaid losses,.....	\$150.00
Gross premiums on outstanding risks,.....	\$10,903.05
Deduct amount paid for reinsurance,.....	885.58
Net premiums on outstanding risks,.....	\$10,017.47
Unearned premiums or reinsurance fund,.....	5,008.73
Rents due,.....	12.00
Taxes due and accrued,.....	8.87
Salaries, fees, etc.,.....	225.00
Due or to become due for borrowed money,.....	Nothing.
Gross liabilities,.....	\$5,404.60

III. INCOME.

Cash received for premiums,.....	\$2,582.37
Deduct amount paid for return premiums and re-insurance,.....	273.17
Net cash received for premiums,.....	\$3,309.20
Received for assessments,.....	Nothing.
Received for borrowed money,.....	Nothing.
Gross cash income,.....	\$3,309.20

IV. EXPENDITURE.

Losses,.....	\$2,375.55
Salaries, fees, etc.,.....	400.95
Taxes,.....	6.62
Rents,.....	24.00
Borrowed money repaid,.....	\$400.00
All other payments,.....	137.86
Gross cash expenditure,.....	\$2,944.98

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$1,822,366.18
Risks written during the year, all for three years,.....	680,715.00
Risks terminated during the year,.....	606,493.00
Losses occurring during the year,.....	2,085.50
Largest amount written on any one risk,.....	4,000.00

ROCKVILLE MUTUAL FIRE INSURANCE COMPANY,

ROCKVILLE, CONN.

Commenced Business, September, 1869.

WM. H. PRESCOTT, *President*.A. T. BISSELL, *Secretary*.

I. ASSETS.

Stocks owned by the Company.

STOCKS —	Par Value.	Market Value.	
First National Bank, Rockville, ..	\$3,700.00	\$4,070.00	
Ætna Insurance Company,.....	1,000.00	2,650.00	
Rockville National Bank stock,..	600.00	660.00	
Totals,.....	\$5,300.00	\$7,380.00	\$7,380.00
Cash loaned by the Company,...			Nothing.
Cash in the office of the Company.....			Nothing.
Cash in Bank,.....			653.64
Due the Company for office and other premiums unpaid and in course of collection,.....			39.68
Gross assets, except premium notes,.....			\$8,073.32
Premium or deposit notes held by the Company (being 467 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,.....		\$12,960.85	

II. LIABILITIES.

Loses adjusted and unpaid,.....	}	Nothing.
Losses reported and unadjusted,.....		
Losses resisted,.....		
Gross premiums on outstanding risks,.....		\$2,626.71
Unearned premiums or reinsurance fund,.....		\$1,813.35
Gross liabilities,.....		\$1,813.35

III. INCOME.

Cash received for premiums,.....	\$862.34	
Deduct for return premiums and reinsurance,..	38.73	
Net amount of cash premiums,.....		\$823.61
Interest on dividends,.....		408.40
Gross cash income,.....		\$1,232.01
Premium or deposit notes liable to assessment received during the year,.....	\$3,910.25	

IV. EXPENDITURES.

Losses,.....	\$425.00
Commissions and brokerage,.....	122.84
Salaries, fees, etc.,.....	25.00
Taxes,.....	55.06
All other payments,.....	13 00
Gross cash expenditures,.....	\$640.90

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$392,076.00
Risks written during the year,.....	113,986.00
For a shorter term than one year,.....	Nothing.
For term of one year,.....	10,650.00
For a term of more than one year and not more than three years,.....	66,036.00
For a term of more than three years,.....	37,300.00
Risks terminated during the year,.....	99,510.00
Losses occurring during the year,.....	425.00
Largest amount written on any one risk,.....	1,940.00

STATE MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, October, 1867.

ISAAC CROSS, JR., *President.*F. A. MORLEY, *Secretary.*

I. ASSETS.

Stocks owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS —			
Farmers & Mechanics,.....	\$200.00	\$224.00	
Shoe & Leather National, N. Y.,	600.00	540.00	
Imp. & Trad. National, N. Y.,...	500.00	2,625.00	
First National of Hartford,.....	600.00	660.00	
Fourth National, New York,...	800.00	1,400.00	
Mercantile National, Hartford,..	1,000.00	750.00	
Phoenix National, Hartford,....	1,400.00	1,680.00	
Ætna National,.....	2,200.00	3,190.00	
American National,.....	1,250.00	1,625.00	
National Exchange,.....	1,900.00	2,280.00	
RAILROAD STOCKS —			
Hartford & Conn. Western,.....	600.00	120.00	
Rensselaer & Saratoga,.....	1,000.00	1,800.00	
New York, New Haven & Hfd.,	1,500.00	2,730.00	
Chicago, Burlington & Quincy,.	2,200.00	1,672.00	
MISCELLANEOUS —			
Hfd. City Gas Light Co., stk.,...	800.00	1,280.00	
Totals,	\$16,550.00	\$22,576.00	\$22,576.00
Value of real estate owned by the Company, unincumbered, ..			2,900.00
Cash loaned by the Company, secured by mortgage of real estate,			1,500.00
Cash in the office of the Company,			294.75
Cash in bank,			1,364.77
Cash due for premiums collected and in course of transmission,			1,462.88
Cash due for premiums unpaid and in course of collection, ...			220.71
Interest due or accrued,			67.35
All other property,			400.00
Gross assets, except premium notes,			\$30,786.46
Premium or deposit notes held by the Company (being 3,583 in number), liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,		\$51,003.90	

II. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.	
Losses reported and unadjusted,.....	\$60.00	
Losses resisted,.....	Nothing.	
Gross amount of unpaid losses,.....		\$60.00
Gross premiums on outstanding risks,.....	\$25,501.95	
Deduct amount paid for reinsurance,..	1,487.51	
Net premiums on outstanding risks,..	\$24,014.44	
Unearned premiums or reinsurance fund,.....		\$12,007.22
Taxes due and accrued,.....		230.89
Gross liabilities,.....		\$12,298.11

III. INCOME.

Cash received for premiums,.....	\$13,041.37	
Deduct for return premiums and reinsurance,..	1,623.32	
Net amount of cash premiums,.....		\$11,418.05
Interest on mortgage of real estate,.....		90.00
Interest and dividends from other sources,.....		991.60
Rents,.....		173.98
All other sources,.....		Nothing.
Gross cash income,.....		\$12,673.63
Premium or deposit notes liable to assessment received during the year,.....	\$26,082.74	

IV. EXPENDITURE.

Losses,.....	\$5,965.07
Commissions and brokerage,.....	1,777.12
Salaries, fees, and rents,.....	3,200.00
Taxes,.....	228.54
All other payments,.....	1,508.50
Gross cash expenditure,.....	\$12,679.23

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$4,713,407.74
Amount of risks written during the year,...	1,985,301.60
For a shorter term than one year,.....	4,835.00
For the term of one year,.....	331,620.00
For a term of more than one and not more than three years,.....	1,648,846.60
For a term of more than three years,.....	Nothing.
Amount of risks terminated during the year,	1,463,030.29
Losses occurring during the year,.....	6,045.07
Largest amount written on any one risk,.....	3,500.00

TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY,

TOLLAND, CONN.

Commenced Business, 1828.

WILLIAM D. HOLMAN, *President.*EDWARD E. FULLER, *Secretary.*

I. ASSETS.

Value of real estate owned by the Company, unincumbered, \$2,700.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS —			
Palatka, Fla., city water,.....	\$1,800.00	\$1,800.00	
BANK STOCKS —			
Rockville National,.....	8,600.00	8,800.00	
First National, Rockville,.....	10,000.00	11,600.00	
Deposit Book, Savings, Tolland,	3,000.00	3,000.00	
Deposit Book, People's, Rock-			
ville,.....	3,000.00	3,000.00	
Totals,.....	\$26,400.00	\$28,200.00	\$28,200.00
Cash loaned by the Company, secured by mortgage of real estate,.....			15,560.00
Cash in Company's office,.....			11,978.03
Cash in bank,.....			2,655.59
Cash due for premiums collected and in course of trans- mission,.....			5,362.78
Personal note,.....			200.00
Interest due or accrued,.....			1,000.00
Gross assets, except premium notes,.....			\$67,656.40

Premium or deposit notes held by the Company
(being 8,551 in number) liable to future as-
sessment for payment of claims, deducting
the amount already assessed or collected
thereon, \$179,475.30

II. LIABILITIES.

Losses adjusted and unpaid,.....	\$5,732.26
Losses reported and unadjusted,.....	Nothing.
Losses resisted,.....	Nothing.
Gross premiums on outstanding risks,	\$89,737.65
Unearned premiums or reinsurance fund,.....	44,868.82
Taxes due and accrued,.....	464.43
Gross liabilities,.....	<u>\$51,065.51</u>

III. INCOME.

Cash received for premiums,.....	\$44,096.75
Deduct amount paid for return premiums,.....	<u>2,214.77</u>
Net amount of cash premiums,.....	\$41,881.98
Interest on mortgages of real estate,.....	1,134.30
Interest and dividends from all other sources,.....	1,563.17
Rents,.....	Nothing.
Gross cash income,.....	<u>\$44,579.45</u>
Premium or deposit notes liable to assessment received during the year,.....	\$87,106.34

IV. EXPENDITURE.

Losses, ..	\$27,335.94
Commissions and brokerage,.....	7,472.39
Salaries, fees, etc.,	2,440.00
Taxes,	447.57
All other payments,.....	<u>3,458.24</u>
Gross cash expenditure,.....	<u>\$41,154.14</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$9,738,597.42
Amount of risks written during the year,.....	4,235,426.16
For a shorter term than one year,.....	218,115.88
For the term of one year,.....	1,181,449.06
For the term of one and not more than three years,.....	1,769,569.24
For a term of more than three years,.....	1,066,291.98
Amount of risks terminated during the year,.....	3,415,232.15
Losses occurring during the year,.....	25,924.75
Largest amount written on any one risk,.....	<u>3,000.00</u>

WASHINGTON MUTUAL FIRE INSURANCE COMPANY,

WASHINGTON, CONN.

Commenced Business, March, 1862.

C. H. MASON, *President*.S. J. LOGAN, *Secretary*.

I. ASSETS.

Cash in Company's office,.....	\$101.10
Cash in bank,.....	Nothing.
Cash due for premiums collected and in course of trans- mission,.....	Nothing.
Gross assets,.....	\$101.10
Premium or deposit notes held by the Company (being 353 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,.....	\$18,453.74

II. LIABILITIES.

Losses adjusted and unpaid,.....	} Nothing.
Losses reported and unadjusted,.....	
Losses resisted,.....	
Gross premiums on outstanding risks,.....	\$1,671.26
Unearned premiums or reinsurance fund,.....	\$835.63
Note and interest,.....	300.00
Gross liabilities,.....	\$1,185.63

III. INCOME.

Cash received for premiums,.....	\$754.91
Deduct amount paid for return premiums,.....	10.30
Net cash received from premiums,.....	744.61
Interest and dividends from all other sources,.....	Nothing.
Gross cash income,.....	\$744.61
Premium or deposit notes liable to assessment, received during the year,.....	\$7,665.32

IV. EXPENDITURE.

Losses,.....	\$623.55
Brokerage and commission,.....	31.46
Salaries, fees, etc.,.....	25.00
Interest on borrowed money,.....	60.00
Taxes,.....	Nothing.
Office, agency, and incidental expenses,.....	27.30
Gross cash expenditure,.....	\$767.31

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$568,900.00
Risks written during the year,.....	234,365.00
Risks terminated during the year,.....	229,510.00
Losses occurring during the year,.....	Nothing.
Largest amount written on any one risk,.....	2,000.00

WINDHAM COUNTY MUTUAL FIRE INSURANCE COMPANY,

BROOKLYN, CONN.

Commenced Business, 1826.

DAVID GREENSLIT, *President.*JAMES C. PALMER, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
City of Norwich, s. f., 5 p. c., 1908,	\$5,000.00	\$5,000.00	
Chicago City, 6 p. c., 1899,.....	2,000.00	2,000.00	
RAILROAD BONDS—			
C. & N. W., con., 7 p. c., 1915,.	6,000.00	8,400.00	
C., B. & Q., 7 p. c., 1903,.....	1,000.00	1,200.00	
St. P. & S. C., 6 p. c., 1919,....	5,000.00	6,250.00	
O. & St. L., 1st m., 4 p. c., 1937,	6,000.00	2,400.00	
E. & T. H., 5 p. c., 1930,.....	3,000.00	3,000.00	
RAILROAD STOCKS—			
Omaha & St. Louis,.....	4,800.00	240.00	
Chicago, Burlington & Quincy,.	6,000.00	4,200.00	
BANK STOCKS—			
Thames National,.....	1,000.00	1,500.00	
MISCELLANEOUS—			
St. Paul Gas Light 5 p. c. bds.,.	2,000.00	2,000.00	
Totals,.....	\$41,800.00	\$36,190.00	\$36,190.00
Cash loaned by the Company,.....			None.
Note secured by collateral,.....			2,500.00
Cash in the office of the Company,.....			36.86
Cash in bank,.....			4,600.36
Cash due the Company for premiums unpaid and in course of collection,.....			3,449.44
Gross assets, except premium notes,.....			\$47,342.38
Premium or deposit notes held by the Company (being—in number), which are liable to future assessment for the payment of claims, deducting the amount already assessed or collected thereon,.....			\$257,211.40

II. LIABILITIES.

Losses adjusted and unpaid,.....		} Nothing.
Losses reported and unadjusted,.....		
Losses resisted,.....		
Gross premiums on outstanding risks,.....	\$51,442.28	
Unearned premiums or reinsurance fund,.....		\$25,721.14
Gross liabilities,.....		\$25,721.14

III. INCOME.

Cash received for premiums,.....	\$15,392.10	
Deduct amount paid for return premiums,.....	1,630.97	
Net amount of cash premiums,.....		\$13,761.13
Interest and dividends,.....		1,878.95
Gross cash income,.....		\$15,640.08
Premiums or deposit notes liable to assessment received during the year,.....	\$76,487.20	

IV. EXPENDITURE.

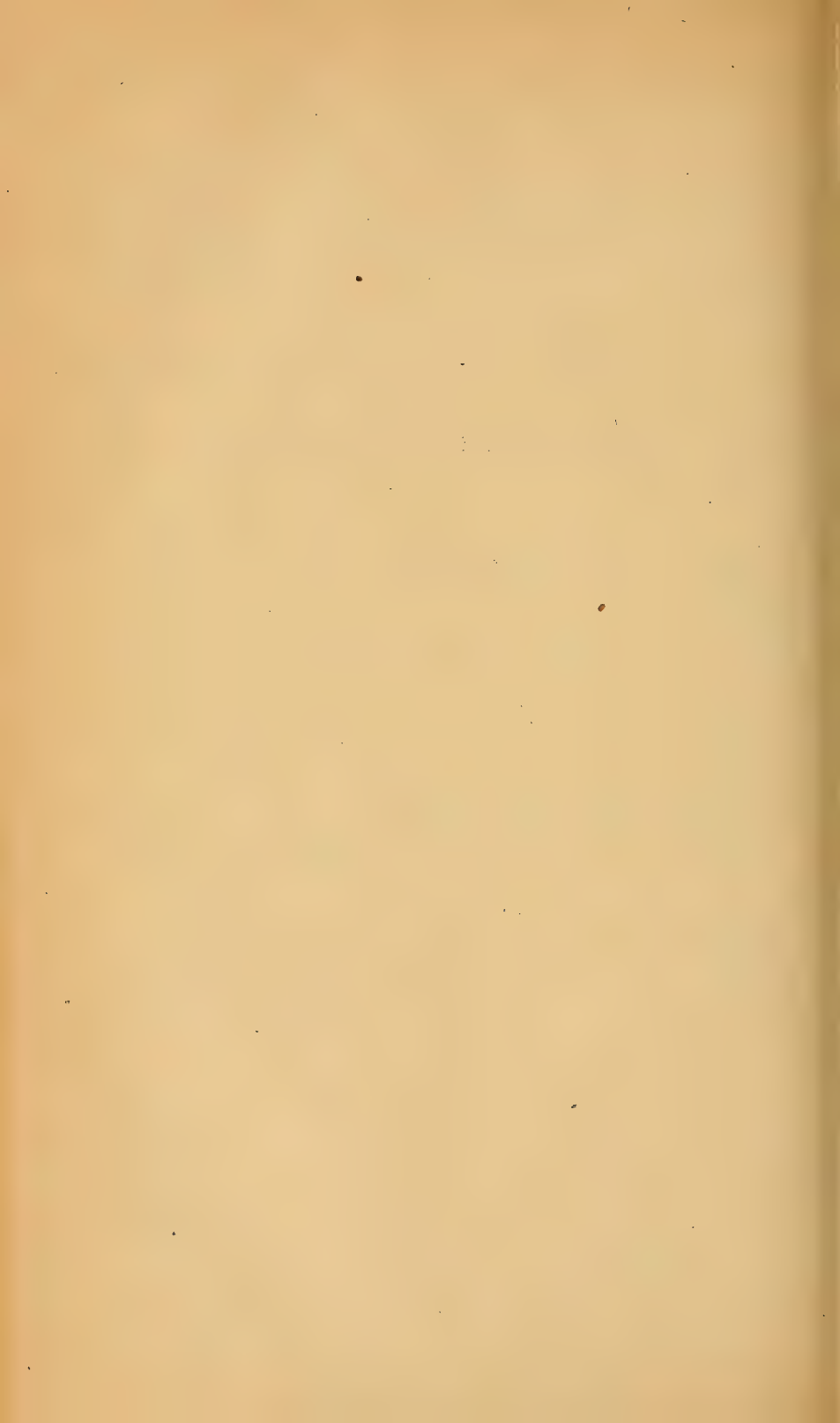
Losses,.....	\$8,441.27
Commissions and brokerage,.....	2,003.90
Salaries, fees, etc.,.....	1,728.71
Taxes,.....	331.95
Rents,.....	100.00
All other payments,.....	531.87
Gross cash expenditure,.....	\$13,137.70

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$6,389,488.59
Risks written during the year,.....	1,756,762.75
For the term of one year,.....	181,529.40
For a term of more than one and not more than three years,.....	864,334.18
For a term of more than three years,.....	710,899.17
Risks terminated during the year,.....	1,796,180.96
Losses occurring during the year,.....	8,441.27
Largest amount written on any one risk,.....	3,000.00

FIRE AND FIRE & MARINE
INSURANCE COMPANIES
OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION ON THE 31st
DAY OF DECEMBER, 1895.



AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, NEW YORK.

JEAN R. STEBBINS, *President*.

H. M. STEVENS, *Secretary*.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000.00
Whole amount of capital actually paid up in cash,.....	500,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,.	\$297,595.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	916,220.78
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$62,750.00 is in process of foreclosure),.....	177,448.52
Interest due and accrued on bond and mortgage loans,.....	35,708.07
Value of mortgaged premises,.....	\$2,374,482.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS —			
City of Rich., 4 p. c., 1921-23-27,	\$27,000.00	\$27,000.00	
City of King, 4½ p.c., 1895 to 1928,	141,600.00	152,928.00	
RAILROAD BONDS —			
Union Pacific, 6 p. c., 1896-8,...	2,000.00	2,072.50	
RAILROAD STOCKS —			
N. Y. Central & Hudson River,.	20,000.00	19,425.00	
BANK STOCKS —			
Watertown National,.....	10,500.00	19,425.00	
National Union,.....	13,600.00	22,100.00	
MISCELLANEOUS —			
Western Union Telegraph,.....	128,500.00	110,510.00	
Dexter Sulph'e & Pulp Co. 6 p.c. bds., 1899,.....	5,000.00	5,000.00	
Excelsior Carriage Co. stk.,.....	2,500.00	2,500.00	
Union Building & Loan Co.,....	10,000.00	10,000.00	
Totals,	\$360,700.00	\$370,960.50	370,960.50

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
The Bagley & Sewall Co. stk.	\$23,700.00	\$23,700.00	\$10,000.00
The Barber Asphalt Paving Co. stock,	6,000.00	12,000.00	8,000.00
The Batopilas Min. Co. stk.,	4,000.00	14,000.00	
Watertown Spring Wagon Co. stock,	7,000.00	7,700.00	7,000.00
Chicago & Alton R. R. stk.,	4,400.00	6,820.00	3,899.91
First National Bank of Car- thage stock,	5,000.00	6,250.00	5,000.00
National Bank of Fayetteville stock,	1,450.00	1,667.50	1,450.00
Felts Mills Paper Co. stock,	5,200.00	5,200.00	3,500.00
Rome, Watertown & Ogdens- burgh R. R. stock,	5,000.00	5,800.00	2,500.00
Remington Paper Co. stk.,	3,000.00	3,000.00	2,046.45
First Nat. Bk. of Frankfort stock,	9,000.00	11,250.00	18,000.00
First Nat. Bk. of Herkimer stock,	9,000.00	12,150.00	
Watertown Stm. Eng. Co. stk.	1,400.00	1,470.00	4,000.00
" " " "	3,000.00	3,150.00	
" " " "	3,000.00	3,150.00	5,000.00
" " " "	2,400.00	2,520.00	
Watertown Nat. Bank stk.,	500.00	925.00	600.00
" " " "	1,000.00	1,850.00	1,500.00
Hudson River Pulp & Paper Co. stock,	30,000.00	30,000.00	25,000.00
Watertown Nat. Bank stk.,	1,000.00	1,850.00	3,650.00
Ontario Paper Co. stk.,	3,700.00	3,700.00	
Remington Paper Co. stk.,	11,900.00	11,900.00	5,000.00
Utica City Nat. Bank stk.,	2,000.00	2,000.00	6,000.00
New York Cent. & Hudson River R. R. stk.,	5,500.00	5,341.87	
International Pulp Co. stk.,	1,000.00	1,000.00	1,000.00
Deeds of Real Estate in Cities of N. Y. and Brooklyn, ..		25,000.00	19,137.40
Real Estate Mortgages, ..	400.00	400.00	400.00
	3,500.00	3,500.00	1,096.24
	600.00	600.00	400.00
	1,100.00	1,100.00	1,100.00
	3,928.00	3,928.00	3,614.26
	1,250.00	1,250.00	500.00
	732.50	732.50	500.00
	25,150.00	25,150.00	25,000.00
	10,000.00	10,000.00	5,000.00
Totals,	\$195,810.50	\$240,054.87	\$169,894.26
			\$169,894.26

Cash in Company's principal office,	\$10,728.70
Cash in bank,	127,928.28
Interest due and accrued on stocks,	5,899.00
Interest due and accrued on collateral loans and bank bal- ances,	3,925.06
Gross premiums in due course of collection,	177,379.91
Bills receivable, not matured, taken for premiums,	711.82
Reinsurance due,	7,180.64
Assets of the Company at their actual value,	\$2,301,580.54

III. LIABILITIES.

Losses adjusted and unpaid,	\$36,903.46
Losses reported and unadjusted,	50,489.66
Losses resisted,	31,772.00
Gross amount of unpaid losses,	\$119,165.12
Unearned premiums on risks, one year or less,	\$191,905.50
Unearned premiums on risks, more than one year,	1,135,495.77
Unearned premiums as computed above,	\$1,327,401.27
Commissions and brokerage,	39,549.21
Cash dividends remaining unpaid,	75.00
Reinsurance,	5,217.69
Special deposit in Canada in excess of present liabilities therein,	98,412.00
Total liabilities, except capital and surplus,	\$1,589,820.29
Capital stock,	500,000.00
Surplus beyond all liabilities,	211,760.25
Total liabilities, including capital and surplus,	\$2,301,580.54

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$1,374,318.55
Deduct reinsurance, rebate, abatement, and re- turn premiums,	330,028.88
Actual cash premiums,	\$1,044,289.67
Notes received for premiums unpaid,	Nothing.
Interest on mortgages of real estate,	73,493.52
Interest on loans and bonds, and dividends on stock,	27,945.49
Rents,	3,419.89
Actual cash income,	\$1,149,148.57

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$97,354.00 occurring in previous years),	\$593,981.84
Deduct salvage and reinsurance,	41,366.82
Net amount paid for losses,	\$552,615.02

Cash dividends,.....	49,980.00
Commissions and brokerage,.....	208,842.57
Salaries and fees,.....	125,601 85
Taxes,.....	24,570.50
All other payments,.....	99,552.17
Actual cash expenditure,.....	\$1,061,162.11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
Gross amount in force on the 31st day of December of the preceding year,.....	\$286,620,618	\$2,819,119.52
Written or renewed during the year,.....	157,565,000	1,386,695.00
Totals, ...	\$444,185,618	\$4,205,814.52
Deduct those expired and marked off,.....	\$155,226,171	\$1,437,726.65
In force at the end of the year, ...	\$288,959,447	\$2,768,087.87
Deduct amount reinsured,	11,625,400	107,945.00
Net amount in force,.....	\$277,334,047	\$2,660,142.87

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1895,...	One year or less,....	\$45,604,300	\$383,811.00	1-2	\$191,905.50
1893, }	Three years,.....	59,233,591	545,201.36	1-6	90,866.89
1894, }		56,000,445	527,346.22	1-2	263,673.11
1895, }		58,723,800	540,688.00	5-6	450,573.34
1891, }	Five years	10,126,200	122,224.50	1-10	12,222.45
1892, }		12,212,776	153,746.54	3-10	46,123.96
1893, }		10,988,735	128,464.25	1-2	64,232.12
1894, }		11,199,500	124,955.00	7-10	87,468.50
1895, }		13,244,700	133,706.00	9-10	120,335.40
Totals, ...		\$277,334,047	\$2,660,142.87		\$1,327,401.27

Premiums received since the organization of the Company,....	\$19,480,301.00
Losses paid since the Company organized,	9,588,859.00
Cash dividends paid stockholders,.....	1,080,000.00
Stock dividends declared,.....	400,000.00
Stock owned by the directors at par value,.....	205,700.00
Losses incurred during the year,.....	557,992.00
Amount loaned to officers and directors,	7,000.00
Amount loaned to stockholders not officers,	7,496.15
Largest amount written on any one risk,.....	10,000.00

Sepecial deposits elsewhere for the exclusive protection of policy-holders there :

State or Country.	Val. of Deposit.	Total Liabilities therein.	Excess of Deposit.
Canada.....	\$152,928.00	\$57,163.00	\$95,765.00
Virginia,.....	27,000.00	24,353.00	2,647.00
Totals,.....	\$179,928.00	\$81,516 00	\$98,412.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$3,520,750.00
Premiums received,	25,596.50
Losses paid,.....	10,440.00
Losses incurred,.....	8,854.00

ALBANY INSURANCE COMPANY,

ALBANY, N. Y.

Commenced Business, March, 1811.

Reorganized, June, 1881.

J. HOWARD KING, *President.*RICHARD V. DEWITT, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$250,000.00
Whole amount of capital actually paid up in cash,.....	250,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,...	\$12,560.41
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	235,650.00
Loans on bond and mortgage (first liens), more than one year's interest due,	Nothing.
Interest accrued on bond and mortgage loans,.....	1,222.30
Value of lands mortgaged,.....	186,200.00
Buildings (insured for \$273,450),	357,550.00
Total,	\$543,750.00

Bonds owned by the Company.

	Par Value.	Market Value.
RAILROAD BONDS—		
W. T. & R. Co., 1st m., 6 p. c., 1919,	\$6,000.00	\$6,900.00
Wabash, 1st m.,.....	6,000.00	5,700.00
N.Pac., gen., 1st m., 6 p.c., 1921,	20,000.00	22,900.00
Alb. & Susq., 1st m., 6 p. c., 1906,	25,000.00	29,500.00
West Shore, 4 p. c., 2361,	41,000.00	42,845.00
MISCELLANEOUS —		
N. Y. C. & H. R. R.R. cts., 5 p. c., 1904,.....	25,000.00	26,250.00
N. Y. C. & H. R. R.R., deb., 5 p. c., 1905,.....	9,000.00	9,000.00
Municipal Gas bd., Albany, N. Y., 5 p. c., 1905,.....	1,000.00	1,100.00
Union R. R. Co., N. Y., 5 p. c., 1942,	10,000.00	10,500.00
Totals,.....	\$143,000.00	\$154,695.00
		\$154,695.00

Cash in Company's principal office,	5,566.99
Cash in bank,	24,030.67
Interest due and accrued on stocks,	Nothing.
Interest due and accrued on collateral loans,	
Gross premiums in due course of collection,	8,667.61
Premiums due from other insurance companies,	2,043.47
Assets of the Company at their actual value,	\$444,436.45

III. LIABILITIES.

Losses adjusted and unpaid,	\$520.25
Losses reported and unadjusted,	6,520.05
Losses resisted,	2,300.00
Gross amount of unpaid losses,	\$9,340.00
Unearned premiums on risks, one year or less,	\$40,072.66
Unearned premiums on risks, more than one year,	38,129.81
Unearned premiums as computed above,	78,202.47
Commissions and brokerage,	1,977.89
Due for salaries, rent, advertising, etc.,	166.67
Taxes,	Nothing.
Special deposits in other States in excess of present liabilities therein,	Nothing.
Total liabilities, except capital and surplus,	\$89,687.33
Capital stock,	250,000.00
Surplus beyond all liabilities,	104,749.12
Total liabilities, including capital and surplus,	\$444,436.45

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$127,961.90
Deduct re-insurance, rebate, abatement, and return premiums,	14,803.14
Actual cash premiums,	\$113,158.76
Interest on mortgages of real estate,	13,883.13
Interest on loans and bonds, and dividends on stocks,	5,570.00
From all other sources,	3,844.50
Actual cash income,	\$136,456.39

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$8,676.74 occurring in previous years),	\$50,585.72
Deduct salvage and reinsurance,	2,756.37
Net amount paid for losses,	\$47,829.35
Cash dividends,	30,000.00
Commissions and brokerage,	21,292.58
Salaries and fees,	10,526.42
Taxes,	10,529.75
All other payments,	4,179.55
Actual cash expenditure,	\$124,357.65

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$17,178,490	\$167,439.42
Written or renewed during the year,..	12,119,281	132,895.88
Totals,.....	\$29,297,771	\$300,334.80
Deduct those expired and marked off,.....	12,081,773	134,248.14
In force at the end of the year,.....	\$17,215,998	\$166,086.66
Deduct amount reinsured,.....	641,031	6,536.88
Net amount in force,.....	\$16,574,967	\$159,550.28

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$7,497,747	\$80,145.32	1-2	\$40,072.66
1893 ...	Three years,.....	3,015,331	24,689.76	1-6	4,114.96
1894....		2,411,831	21,630.42	1-2	10,815.21
1895 ...		2,854,946	23,838.27	5-6	19,865.22
1891....	Five years,.....	127,524	1,518.20	1-10	151.82
1892....		322,575	3,625.49	3-10	1,087.64
1893 ...		330,313	3,933.78	1-2	1,966.89
1894....		12,200	120.29	7-10	84.20
1895....		2,500	48.75	9-10	43.87
Totals,.....		\$16,574,967	\$159,550.28	....	\$78,202.47

Premiums received since the reorganization of the Company,	\$1,384,509.43
Losses paid since the Company reorganized,.....	755,003.93
Cash dividends paid stockholders,.....	305,000.00
Stock dividends declared,.....	50,000.00
Stock owned by directors at par value,.....	60,250.00
Losses incurred during the year,.....	46,192.91
Largest amount written on any one risk,.....	7,500.00

Business in Connecticut, 1895.

Fire risks taken (no inland).....	\$846,789.00
Premiums received,.....	8,799.07
Losses paid,.....	1,725.97
Losses incurred,.....	1,725.97

AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, June, 1818.

FRANCIS PEABODY, *President.*HENRY S. BEAN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, ..	\$300,000.00
Whole amount of capital actually paid up in cash,	300,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS —		
Mass. 3½ p. c., 1913,	\$18,000.00	\$18,000.00
RAILROAD BONDS —		
Chicago, Burlington & Quincy (D. E.), 4 p. c., 1922,	50,000.00	46,000.00
Eastern (Stg.), 6 p. c., 1906,	20,000.00	23,600.00
Chic., Mil., & St. Paul (D. D.), 6 p. c., 1920,	25,000.00	29,500.00
Cin., Indianapolis, St. Louis & Chic., 4 p. c., 1936,	40,000.00	37,600.00
RAILROAD STOCKS —		
Boston & Albany,	57,800.00	118,490.00
Boston & Lowell,	6,500.00	13,260.00
Old Colony,	20,000.00	35,000.00
BANK STOCKS —		
Old Boston National,	22,200.00	23,976.00
Columbian National,	20,000.00	19,000.00
National Eagle,	4,500.00	3,600.00
Globe National,	17,000.00	14,110.00
Hamilton National,	14,200.00	14,910.00
New England National,	6,200.00	9,610.00
Suffolk National,	10,000.00	10,500.00
State National,	15,200.00	16,416.00
National Union,	28,000.00	36,400.00
Merchants National,	10,000.00	15,000.00
Tremont National,	5,600.00	5,040.00
Washington National,	6,900.00	7,245.00
MISCELLANEOUS —		
Merrimac Mfg. Co. stock,	8,000.00	9,200.00
Totals,	\$405,100.00	506,457.00
		\$506,457.00

Loans on Collateral.

	Par Value.	Mar. Value.	Amt. Loaned.	
Essex Building Co.,.....	\$20,000	\$20,000	\$15,000	\$15,000.00
Cash in Company's principal office,.....				992.97
Cash in bank,.....				22,882.21
Interest due and accrued on stocks and bonds,.....				2,504.51
Interest due and accrued on collateral loans,.....				90.00
Gross premiums in due course of collection,.....				19,924.76
Bills receivable, not matured, taken for premiums,.....				Nothing.
Premiums unpaid (more than three months due),.....			\$828.82	
Assets of the Company at their actual value,.....				\$567,851.45

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$1,306.95	
Losses reported and unadjusted,.....	19,861.14	
Losses resisted,.....	3,997.00	
Gross amount of unpaid losses,.....	\$25,165.09	
Deduct reinsurance,.....	1,400.00	
Net amount of unpaid losses,.....		\$23,765.09
Unearned premiums on risks, one year or less,...	\$101,611.31	
Unearned premiums on risks, more than one year,.....	47,365.24	
Unearned premiums on marine risks,.....	Nothing.	
Unearned premiums as computed above,.....		148,976.55
Commissions and brokerage,.....		3,388.73
Cash dividends to stockholders remaining unpaid,.....		45.00
Due for salaries, rent, and advertising, etc.,.....		1,319.67
Taxes,.....		21.53
Reinsurance,.....		1,676.56
Return premiums,.....		1,636.47
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$180,829.60
Capital stock,.....		300,000.00
Surplus beyond all liabilities,.....		87,021.85
Total liabilities, including capital and surplus,.....		\$567,851.45

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$290,570.72	Nothing.	
Deduct reinsurance, rebate, abatement, and return premiums,..	53,712.72	Nothing.	
Actual cash premiums,.....	\$236,858.00	Nothing.	\$236,858.00
Notes received for premiums unpaid,.....		Nothing.	
Interest on loans and bonds, and dividends on stock,.....			21,801.51
Actual cash income,.....			\$258,659.51

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$18,160.75 occurring in previous years),...	\$134,813.60	Nothing.	
Deduct salvage and reinsurance,...	10,262.15	Nothing.	
Net amount paid for losses, .	\$124,551.45	Nothing.	\$124,551.45
Cash dividends,.....			18,132.00
Commissions and brokerage,.....			50,476.73
Salaries, fees, etc.,.....			24,266.41
Taxes,			5,939.53
All other payments,.....			10,725.03
Actual cash expenditure,.....			\$234,091.15

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....	\$33,996,195	\$393,905.48
Written or renewed during the year,.....	25,416,386	282,517.36
Totals,.....	\$59,412,581	\$676,422.84
Deduct those expired and marked off,.....	27,305,050	308,266.28
In force at the end of the year,.....	\$32,107,531	\$363,156.56
Deduct amount reinsured,.....	3,818,722	45,225.86
Net amount in force,.....	\$28,288,809	\$322,930.70
	Marine and Inland.	Premiums.
In force at the end of the year,.....	Nothing.	Nothing.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less, .	\$17,236,798	\$203,222.62	1-2	\$101,611.31
1894....	Two years,.....	92,010	943.27	1-4	235.82
1895....		62,675	449.94	3-4	337.46
1893....	Three years,.....	2,368,171	25,612.23	1-6	4,268.70
1894....		225,721	2,661.47	1-2	1,330.74
1895....		1,783,644	20,994.64	5-6	17,495.53
1892....	Four years,.....	100,550	987.27	1-8	123.41
1893....		83,150	838.66	3-8	314.50
1894....		22,186	259.45	5-8	162.15
1895....		52,050	462.84	7-8	404.99
1891....	Five years,.....	1,694,519	17,515.98	1-10	1,751.60
1892....		2,192,838	23,143.01	3-10	6,942.90
1893....		2,038,182	21,679.84	1-2	10,839.92
1894....		195,050	2,593.68	7-10	1,815.57
1895....		133,515	1,455.80	9-10	1,310.22
Over five years,.....		7,750	110.00	95-100	31.73
Totals,.....		\$28,288,809	\$322,930.70	....	\$148,976.55

Premiums received since the organization of the Company,...	\$11,512,629.93
Losses paid since the Company organized,.....	8,019,264.00
Cash dividends paid stockholders,.....	2,779,500.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	47,100.00
Loaned to officers and directors,.....	Nothing.
Loaned to stockholders not officers,.....	Nothing.
Losses incurred during the year (fire, \$122,338.72; marine, nothing),.....	122,338.72
Largest amount written on any one risk,...	15,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$649,337.00
Premiums received,.....	6,197.39
Losses paid,.....	4,025.89
Losses incurred,.....	5,557.96

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1846.

FRED. H. HARRIS, *President*.JAMES H. WORDEN, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$600,000.00
Whole amount of capital actually paid up in cash,.....	600,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,.	\$253,977.20
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	1,461,622.06
Loans on bond and mortgage (first liens) more than one year's interest due (of which \$1,500.00 is in process of foreclosure),.....	8,800.00
Interest due and accrued on bond and mortgage loans,.....	23,408.95
Value of mortgaged premises (insured for \$1,858,460),.....	\$3,764,070

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS —			
United States 4 p. c., reg.,.....	\$75,000.00	\$82,500.00	
United States 4 p. c., cou.,... ..	25,000.00	27,500.00	
RAILROAD BONDS —			
Lehigh Valley ter. 5 p. c.,.....	110,000.00	124,300.00	
Morris & Essex, 1st con. guar. m., 7 p. c.,.....	88,000.00	123,640.00	
No. Hudson Co. (N. J.), 1st m. 5 p. c.,.....	100,000.00	104,000.00	
United N. J. R. R. & Canal Co., 4 p. c., 1st m.,.....	100,000.00	112,000.00	
MISCELLANEOUS —			
Long Dock, Jersey City, con. m. bds.,.....	100,000.00	128,000.00	
Newark Gas Co., 6 p. c. bds.,...	50,000.00	62,500.00	
Totals,	\$648,000.00	\$764,440.00	\$764,440.00

Cash in Company's principal office,.....	2,747.60	
Cash in bank,.....	33,091.03	
Interest due and accrued on bonds,.....	8,971.66	
Gross premiums in due course of collection,.....	45,236.46	
Rents due and accrued,.....	1,992.85	
All other property (Company's own stock, market value \$140,000),.....	70,000.00	
Gross assets of the Company,.....	\$2,674,287.81	
Deduct from the above as inadmissible —		
Premiums unpaid (more than three months due),.....	\$488.52	
Company's own stock owned,.....	70,000 00	70,488.52
Assets of the Company at their actual value,.....	\$2,603,799.29	

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$14,477.97
Losses reported and unadjusted,.....	31,359.12
Losses resisted,.....	6,900.00
Gross amount of unpaid losses,.....	\$52,737.09
Deduct reinsurance thereon,.....	1,332.74
Net amount of unpaid losses,.....	51,404.35
Unearned premiums on risks, one year or less,.....	171,058.99
Unearned premiums on risks, more than one year,.....	312,014.83
Unearned premiums as computed above,.....	483,073.82

Commissions and brokerage,.....	8,699.06
Cash dividends to stockholders remaining unpaid,.....	5,150.15
Cash dividends to policy-holders remaining unpaid,.....	2,041.00
Special deposits in other states in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital and surplus,.....	\$550,368.38
Capital stock, less amount owned by Company,....	530,000.00
Surplus beyond all liabilities;.....	1,523,430.91
Total liabilities, including capital and surplus,.....	\$2,603,799.29

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$662,071.86
Deduct reinsurance, rebate, abatement, and return premiums,.....	139,253.90
Actual cash premiums,.....	\$522,817.96
Notes received for premiums unpaid,.....	Nothing.
Interest on mortgages of real estate,	76,641.78
Interest on loans and bonds, and dividends on stocks,.....	35,753.18
Rents,	1,341.10
Actual cash income,.....	\$636,554.02

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$37,204.65 occurring in previous years),.....	\$239,547.48
Deduct salvage and reinsurance,.....	11,940.14
Net amount paid for losses,.....	\$227,607.29
Cash dividends paid stockholders,.....	59,580.25
Cash dividends paid policy-holders,.....	1,645.00
Commissions and brokerage,.....	97,232.85
Salaries and fees,.....	50,176.34
Taxes,.....	21,736.64
All other payments,.....	31,265.59
Actual cash expenditure,.....	\$489,243.96

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$105,714,667	\$1,000,573.64
Written or renewed during the year,.....	68,458,777	666,794.05
Totals,.....	\$174,173,444	\$1,667,367.69
Deduct those expired and marked off,.....	67,216,248	668,601.96
In force at the end of the year,.....	\$106,957,196	\$998,765.73
Deduct amount reinsured,	3,967,065	39,897.05
Net amount in force,.....	\$102,990,131	\$958,868.68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less, ..	\$35,400,800	\$342,117.98	1-2	\$171,058.99
1894....		134,155	1,173.71	1-4	293.43
1895....		218,230	2,151.97	3-4	1,613.98
1893....	Three years,	16,201,532	135,962.38	1-6	22,660.39
1894....		15,435,570	136,607.29	1-2	68,303.64
1895....		17,377,730	153,810.75	5-6	128,175.62
1892....	Four years,	226,623	1,999.37	1-8	249.92
1893....		307,912	2,652.95	3-8	994.86
1894....		257,392	2,238.84	5-8	1,399.27
1895....		287,117	2,561.04	7-8	2,240.91
1891....	Five years,	3,517,943	35,828.62	1-10	3,582.86
1892....		3,995,866	40,498.87	3-10	12,149.66
1893....		3,570,503	37,004.47	1-2	18,502.23
1894....		2,915,797	29,931.68	7-10	20,952.18
1895....		3,142,961	34,328.76	9-10	30,895.88
Totals.....		\$102,990,131	\$958,868.68		\$483,073.82

Premiums received since the organization of the Company,...	\$9,328,359.50
Losses paid since the Company organized,.....	3,820,258.96
Cash dividends paid stockholders,.....	2,042,360.26
Stock dividends declared,.....	600,000.00
Stock owned by directors at par value,.....	28,935.00
Losses incurred during the year,.....	230,499.85
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,894,119.00
Premiums received,.....	17,009.57
Losses paid,.....	6,250.24
Losses incurred,.....	5,250.57

AMERICAN FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, May, 1857.

F. W. DOWNER, *President*.HENRY DAYTON, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, .	\$400,000.00
Whole amount of capital actually paid up in cash,	392,150.00

II. ASSETS.

Loan on bonds and mortgage (first liens), not more than one year's interest due,	\$14,500.00
Interest accrued on bond and mortgage loans,	120.83
Value of lands mortgaged,	\$21,500.00
Buildings (insured for \$14,500),	14,500.00
Total,	\$36,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
United States, 4 p. c., reg.,	\$200,000.00	\$220,000.00
United States, 5 p. c., coupon,	100,000.00	113,000.00
MUNICIPAL BONDS —		
City of Brooklyn, 3½ p. c.,	100,000.00	103,000.00
RAILROAD BONDS —		
St. Louis and Iron Mt. 5 p. c., 1931,	10,000.00	7,850.00
RAILROAD STOCKS —		
Baltimore & Ohio,	50,000.00	19,500.00
Chicago & Northwestern,	20,000.00	19,750.00

	Par Value.	Market Value.	
BANK STOCKS—			
Merchants' National,.....	\$5,000.00	\$6,600.00	
Phoenix National,.....	4,000.00	4,280.00	
American Exchange National,..	9,000.00	15,300.00	
Bank of New Amsterdam,.....	20,200.00	35,956.00	
MISCELLANEOUS—			
Lake Gas Co.'s (Chic.) bds., 1915,	30,000.00	28,500.00	
United States Mort. Co.'s stock,.	2,000.00	4,200.00	
W. Union Tel. Co.'s stock,.....	30,000.00	25,725.00	
Totals,	\$580,200.00	\$603,661.00	\$603,661.00

Cash in Company's principal office,.....	1,181.02
Cash in bank,.....	144,961.64
Interest due and accrued on stocks,.....	250.00
Interest due and accrued on collateral loans,.....	Nothing.
Gross premiums in due course of collection,...	98,261.78
Reinsurance and return premiums,.....	16,137.65
Assets of the Company at their actual value,.....	\$879,103.90

III. LIABILITIES.

Losses adjusted and unpaid,...	\$20,650.64	
Losses reported and unadjusted,.....	103,990.86	
Losses resisted,.....	32,525.00	
Gross amount of unpaid losses,.....	\$157,166.50	
Deduct reinsurance,.....	69,513.37	
Net amount of unpaid losses,.....		\$87,653.13
Unearned premiums on risks, one year or less,.	\$162,905.10	
Unearned premiums on risks, more than one year,	29,728.53	
Unearned premiums as computed above,.....		192,633.63
Commissions and brokerage,.....		16,330.95
Principal unpaid on scrip or certificate of profits,.....		2,133.00
Interest due and remaining unpaid,.....		7,431.14
Due for rent, salaries, etc ,...		6,559.01
Taxes,.....		30.93
Return premiums,.....		9,297.10
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Liabilities, except capital, and surplus,.....		\$322,068.89
Capital stock,.....		392,150.00
Surplus beyond capital and all liabilities,.....		164,885.01
Total liabilities, including capital and surplus,		\$879,103.90

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,260,631.91	
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	911,158.49	
Actual cash premiums,.....		\$349,473.42
Interest on mortgages of real estate,....		1,136.00
Interest on loans and bonds, and dividends on stocks,.....		33,041.21
Actual cash income,		\$383,650.63

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$229,169.09 occurring in previous years),..	\$892,875.16	
Deduct salvage and reinsurance,.....	256,765.15	
Net amount paid for losses,.....		\$636,110.01
Cash dividends,.....		20,000.00
Scrip or certificates of profits redeemed, with interest,.....		157.98
Commissions and brokerage,.....		198,671.78
Salaries and fees,.....		72,708.95
Taxes,.....		25,552.77
Rents,.....		13,900.00
All other payments,.....		100,817.42
Actual cash expenditure,.....		\$1,067,418.91

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....	\$172,689,795	\$1,988,941.81
Written or renewed during the year,.....	110,087,641	1,144,258.80
Totals,	\$282,777,436	\$3,133,200.61
Deduct those expired and marked off,.....	154,764,184	1,756,968.33
In force at the end of the year,.....	\$128,013,252	\$1,376,232.28
Deduct amount reinsured,.....	94,913,060	1,014,370.08
Net amount in force,.....	\$33,100,192	\$361,862.20

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,.	\$28,317,983	\$325,810.21	1-2	\$162,905.10
1894....	Two years,.....	68,025	362.91	1-4	90.73
1895....		207,555	1,735.95	3-4	1 301.94
1895....	Three years,.....	4,404,885	33,223.35	5-6	27,686.12
1895....	Four years,.....	50,678	282.54	7-8	247.22
1895....	Five years,.....	51,066	447.24	9-10	402.52
Totals,.....		\$33,100,192	\$361,862.20	....	\$192,633.63

Premiums received since the organization of the Company, ..	\$13,008.145.93
Losses paid since the Company organized,	7,379,199.41
Cash dividends paid stockholders,	1,456,000.00
Stock dividends declared,	Nothing.
Stock owned by the directors at par value,	144,000.00
Losses incurred during the year,	456,634.08
Loaned to stockholders not officers,	Nothing.
Largest amount written on any one risk,	40,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$2,905,817.00
Premiums received,	28,270 52
Losses paid,	14,146.38
Losses incurred,	12,043.02

AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, March, 1810.

THOS. H. MONTGOMERY, *President.*RICHARD MARIS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000.00
Whole amount of capital actually paid up in cash,	500,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, ..	\$255,014.31
Loans on bond and mortgage (first liens), not more than one year's interest due,	1,086,254.13
Loans on bond and mortgage (first liens), more than one year's interest due (of which — is in process of fore- closure),	15,000.00
Interest due and accrued on bond and mortgage loans,	21,695.79
Value of lands mortgaged,	\$1,277,221.00
Buildings (insured for \$911,682),	994.450.00
Total,	\$2,271,671.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
Georgia, 4½ p. c., 1915,.....	\$25,000.00	\$28,000.00
MUNICIPAL BONDS—		
City of Portland, water, 1919,...	50,000.00	57,500.00
Lehighton, water, 1900,.....	4,000.00	4,100.00
Hughesville, water, 1911,.....	17,000.00	17,085.00
Springfield, water, 1922,.....	10,000.00	10,300.00
RAILROAD BONDS—		
Philadelphia & Reading, gen. mort., 4 p. c., 1958,.....	62,000.00	46,500.00
Steubenville & Ind., 5 p. c., 1914,	21,000.00	23,520.00
Belt Road & Stock Yards, 6 p. c., 1911,.....	20,000.00	20,800.00
Chi. & West. Ind., 6 p. c., 1919,	14,000.00	15,791.00
North Penn., 7 p. c., 1903,.....	26,000.00	32,500.00
Virginia & Tenn., 5 p. c., 1900,.	25,000.00	25,625.00
Dela. & Chesapeake, 4 p. c., 1912,	5,000.00	4,483.00
Huntington & Broad Top Moun- tain (extended), 1895,.....	10,000.00	10,600.00
Huntington & Broad Top Moun- tain, car trust, 1899,.....	10,000.00	10,066.66
Corning, Coweneseque & Antrim, 1898,.....	7,000.00	7,000.00
Phila. & Reading Imp., 1897,...	25,000.00	26,000.00
Lehigh Valley, annuity, 6 p. c.,.	51,000.00	64,770.00
Northern Central, 6 p. c., 1904,.	20,000.00	23,206.00
North Pac. & Mont., 6 p. c., 1938,	30,000.00	9,000.00
Penn. & N. Y. Canal, 5 p. c., 1939,	50,000.00	54,000.00
Wheeling & Lake Erie Ext. Imp., 1900,.....	15,000.00	14,562.50
Buffalo Street Railway, 1931,...	20,000.00	21,000.00
Pittsburgh, Cincinnati, Chicago & St. Louis, 4½ p. c., 1940,....	30,000.00	31,500.00
Terre Haute & Logansport, 6 p. c., 1913,.....	25,000.00	26,250.00
Lehigh Valley, con. mort., 4½ p. c.,	25,000.00	25,250.00
Camden & Atlantic, 6 p. c., 1911,	15,000.00	17,100.00
Pittsburgh, Chartiers & Yough- iogheny, 4 p. c., 1932,.....	10,000.00	10,000.00
Norfolk & West'n, car trust, 1902,	12,000.00	9,600.00
Ashtabula & Pitts., 6 p. c., 1908,	15,000.00	17,100.00
Seaford & Roanoke, 1926,.....	20,000.00	21,000.00
Sec. Ave. Trac. Co., Pittsburgh,	11,000.00	11,320.83
MISCELLANEOUS—		
Middlesex Bk. Co., deb. bds., 6 p. c.,	25,000.00	25,125.00
Omaha Loan & Tr. Co., deb.,...	10,000.00	10,100.00
N. W. Guar. Co., bds.,.....	30,250.00	12,750.00

	Par Value.	Market Value.	
Mortgage Trust Co.'s deb. bds., 5 p. c., 1899,.....	25,000.00	25,104.16	
Berwin Water Co., bds.,.....	10,000.00	10,166.66	
American Fire Ins. Co., stk.,....	800.00	848.00	
United Elect. Securities, bds., 1922,	10,000.00	9,458.34	
Philadelphia Bourse, stk.,.....	1,000.00	800.00	
Philadelphia & Lancaster Turn- pike Co., stk.,.....	180.00	40.50	
Totals,.....	\$792,230.00	\$789,916.65	789,916.65

Loans on Collateral.

	Par Val.	Mar. Val.	Amt. Loaned.	
Lehigh Coal & Navigation Co., consolidated mortgage bonds,	\$3,000	\$3,960.00	\$2,500	
First National Bank of Hughes- ville, Pa.,.....	1,000	1,150.00	500	
Northern Pacific Railroad stk., common,.....	200,000	7,250.00		
Northern Pacific Railroad stk., preferred,.....	25,000	3,000.00		
Lehigh Valley Railroad stock,.	46,250	33,300.00		
Welsbach Light,.....	250	2,550.00		
Welsbach Commercial, pref.,..	2,500	1,750.00		
Welsbach Commercial, com.,..	4,550	1,820.00		
Electric & People's, 4s.,.....	10,225	7,004.12		
Phila., Reading & New Eng. 4s,	3,000	1,200.00		
Allegheny Valley Railway, pref.,	10,000	2,000.00	50,000	
Commonwealth Title Insurance Co.,.....	2,000	2,740.00	2,200	
Totals,.....	\$307,775	\$67,724.12	\$55,200	\$55,200.00
Cash in Company's principal office,.....				11,552.84
Cash in bank,.....				75,383.75
Interest due and accrued on collateral loans,.....				524.90
Gross premiums in due course of collection,.....				91,616.51
Rents due and accrued, and ground rents,.....				7,425.65
Assets of the Company at their actual value,.....				\$2,409,584.53

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$19,556.07	
Losses reported and unadjusted,.....	122,549.85	
Losses resisted,	28,128.19	
Gross amount of unpaid losses,		\$170,234.11
Unearned premiums on risks, one year or less,...	\$478,609.54	
Unearned premiums on risks, more than one year,.....	374,248.41	
Unearned premiums as computed above,.....		852,857.95

Reclaimable on perpetual fire policies,.....	563,632.17
Commissions and brokerage,.....	13,742.41
Cash dividends to stockholders remaining unpaid,.....	Nothing.
All other liabilities;.....	Nothing.
Special deposit in Oregon in excess of present liabilities therein,.....	45,005.63
Total liabilities, except capital and surplus,.....	\$1,645,472.27
Capital stock,.....	499,200.00
Surplus beyond all liabilities,.....*	264,912.26
Total liabilities, including capital and surplus,.....	\$2,409,584.53

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,452,102.64
Deduct reinsurance, rebate, abatement, and return premiums,.....	267,938.57
Actual cash premiums,.....	\$1,184,164.07
Interest on mortgages of real estate,.....	59,485.06
Interest on loans and bonds, and dividends on stock,.....	41,077.66
Rents,.....	} 14,113.97
From all other sources,.....	
Deposit premiums received for perpetual risks,...	\$19,493.28
Actual cash income,.....	\$1,298,840.76

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$206,392.31 occurring in previous years),.....	\$817,232.77
Deduct salvage and reinsurance,.....	Nothing.
	\$817,232.77
Add amount paid for losses under perpetual policies,.....	9,439.93
Net amount paid for losses,.....	\$826,672.70
Cash dividends,.....	27,500.00
Commissions and brokerage,.....	213,185.64
Salaries and fees,.....	103,750.00
Taxes,.....	32,093.97
All other payments,.....	100,993.06
Perpetual premiums returned during the year,.....	Nothing.
Deposit premiums returned on perpetual risks,...	\$14,300.36
Actual cash expenditure,.....	\$1,304,195.37

* NOTE. The Department deducts from above surplus of \$264,912.26, the following items, to wit:

Company's own stock owned,.....	\$848.00
Surplus as made by the department,.....	\$264,064.26

VI. MISCELLANEOUS.

Risks and Premiums (exclusive of Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$164,551,360	\$2,105,493.25
Written or renewed during the year,.....	114,799,046	1,460,028.76
Totals,	\$279,350,406	\$3,565,522.01
Deduct those expired and marked off,.....	126,392,100	1,637,226.67
In force at the end of the year,.....	\$152,958,306	\$1,928,295.34
Deduct amount reinsured,.....	6,389,409	80,859.15
Net amount in force,.....	\$146,568,897	\$1,847,436.19

Perpetual Risks.

	Risks.	Deposits.
Perpetual risks in force on the 31st December, 1894,	\$23,024,974	\$610,472.20
Perpetual risks written during the year,.....	611,300	19,493.28
Totals,.....	\$23,636,274	\$629,965.48
Deduct those marked off,.....	459,670	14,300.36
In force December 31, 1895,.....	\$23,176,604	\$615,665.12

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895, ..	One year or less,	\$75,080,039	\$1,038,078.23	1-2	\$519,039.12
1894, }	Two years,	83,730	447.54	1-4	111.88
1895, }		12,800	185.68	3-4	139.26
1893, }		16,627,867	182,433.27	1-6	30,405.54
1894, }	Three years,	14,506,519	155,997.22	1-2	77,998.61
1895, }		14,670,881	157,717.47	5-6	131,431.22
1892, }		73,300	555.25	1-8	69.41
1893, }	Four years,	103,383	797.26	3-8	298.97
1894, }		174,600	1,344.14	5-8	840.10
1895, }		95,400	745.13	7-8	651.99
1891, }	Five years,	9,290,861	124,767.47	1-10	12,476.74
1892, }		10,331,344	142,351.15	3-10	42,705.34
1893, }		6,124,452	65,299.37	1-2	32,649.68
1894, }		2,584,822	24,767.07	7-10	17,336.95
1895, }		2,849,387	27,953.57	9-10	25,158.22
1889, }	Seven years,	14,500	450.00	1-14	32.14
1890, }		55,800	904.75	3-14	193.86
1891, }		17,450	339.50	5-14	121.25
1892, }		46,400	758.75	1-2	379.38
1893, }		7,500	127.50	9-14	81.90
1894, }		21,500	519.55	11-14	408.21

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1886,	Ten years,	1,000	10.00	1-20	.50
1887,		2,000	12.00	3-20	1.80
1888,		25,000	250.00	5-20	62.50
1889,		82,500	650.50	7-20	227.67
1890,		8,937	104.38	9-20	46.98
1891,		44,131	578.22	11-20	318.01
1892,		17,002	124.79	13-20	81.12
1893,		5,201	25.58	15-20	19.18
Totals,		\$152,958,306	\$1,928,295.34		\$893,287.53
Deduct reinsurance,		6,389,409	80,859.15		40,429.58
		\$146,558,897	\$1,847,436.19		\$852,857.95
Add perpetuals,		23,176,604	615,665.12		584,881.86
Totals,		\$169,745,501	\$2,463,101.31		\$1,437,739.81

Premiums received since the organization of the company, ...	\$29,779,165.83
Losses paid since the company organized,	17,939,215.82
Cash dividends declared,	2,698,935.50
Stock dividends declared,	Nothing.
Stock owned by the directors at par value,	24,400.00
Losses incurred during the year,	790,514.50
Largest amount written on any one risk,	20,000.00

Special deposit in Oregon for the exclusive protection of
policy-holders therein :

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon,	\$57,500.00	\$12,494.37	\$45,005.63

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$3,556,656.00
Premiums received,	39,312.50
Losses paid,	15,426.70
Losses incurred,	17,866.97

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

Commenced Business, February, 1853.

GEORGE T. CRAM, *President*.JOHN H. ADAMS, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$600,000.00
Whole amount of capital actually paid up in cash,.....	600,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$500,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	81,000.00
Value of lands mortgaged,.....	\$131,000.00
Buildings (insured for \$38,000),.....	76,500.00
Total,.....	\$207,500.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
COUNTY AND MUNICIPAL BONDS—		
St. Louis Merch's Bridge Co., 6 p. c.,	\$75,000.00	\$78,000.00
St. Louis County Park, 6 p. c.,	15,000 00	18,000.00
Jerseyville, Ill., 5 p. c.,.....	15,000.00	15,000.00
Norborne, Mo., School, 6 p. c.,...	8,000 00	8,000.00
School Dist. No. 1, Cass Co., Ill., 6 p. c.,	10,000.00	10,000.00
DeSoto, Mo., City Funding, 6 p. c.,	3,500.00	3,500.00
RAILROAD BONDS—		
St. L., C. B. & Q., 1st m., 6 p. c.,		
1908,.....	18,000.00	20,000.00
St. Clair, Madison & St. Louis		
Belt, 5 p. c., 1923,.....	30,000.00	27,000.00
RAILROAD STOCK—		
Union Depot R. R. Co., 1st m., 6 p. c.,	50,000.00	54,000.00
BANK STOCKS—		
Nat. Bank of Com., St. L., 7 p. c.,	180,000.00	261,000.00
Commercial Bank, " 10 p. c.,	25,000.00	66,000.00
Third Nat. Bank, " 6 p. c.,	23,200.00	25,000.00
Mechanics' Bank, " 7 p. c.,	11,100.00	27,500.00
Boatmen's Bank, " 7 p. c.,	10,000.00	16,000.00

MISCELLANEOUS—	Par Value.	Market Value.	
Laclede Gas Co.'s bonds, 5 p. c., 1919,.....	23,000.00	21,500.00	
Laclede Gas Co.'s stock,.....	4,800.00	4,000.00	
Mo. Electric Light & Power Co., 6 p. c, 1909,.....	32,000.00	32,500.00	
Commonwealth Realty Co.'s bonds, 6 p. c., 1924,.....	100,000.00	100,000.00	
Totals,	\$633,600.00	\$787,000.00	787,000.00

Loans on Collateral.

	Par. Val.	Market Val.	Amt. Loaned.	
Laclede Build'g Co.'s 2d m. bds.,	\$50,000	\$50,000	\$45,000.00	
American Brake Co. stock,...	30,000	18,000		} 37,000.00
Broadway Real Estate Co. stock, St. Louis, Mo.,.....	50,000	50,000		
Publishers Geo. Knapp & Co., St. Louis, Mo.,.....	5,700	5,700		} 18,291.33
The Nat. Bk. of Com. in St. Louis,	10,000	14,500		
Union Trust Co., St. Louis,...	2,000	2,600		
Mechanics' Bank, St. Louis,...	1,000	2,500		
Miss. Valley Trust Co., St. Louis,	3,500	2,800		
Continental Land and Cattle Co., Dallas, Tex.,.....	17,400	8,700		} 1,000
St. Louis Merch. Bdge. Co., 1st m.,	1,000	1,000		
Totals,.....	\$170,600	\$155,800	\$100,291.33	\$100,291.33

Cash in Company's principal office,.....	822.35
Cash in bank,.....	99,102.96
Gross premiums in due course of collection,.....	92,970.47
Assets of the Company at their actual value,.....	\$1,661,187.11

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$29,511.93	
Losses reported and unadjusted,.....	80,550.20	
Losses resisted,.....	30,981.30	
Gross amount of unpaid losses,.....	\$141,043.43	
Deduct reinsurance,.....	\$7,043.00	
Net amount of unpaid losses,.....		\$134,000.00
Unearned premiums on risks, one year or less,..	\$237,066.86	
Unearned premiums on risks, more than one year,.....	374,933.15	
Unearned premiums as computed above,.....		662,000.01

Commissions and brokerage,	13,945.57
Special deposits in Oregon in excess of present liabilities therein,	47,153.56
Total liabilities, except capital and surplus,	\$857,099.14
Capital stock,	600,000.00
Surplus beyond all liabilities,	204,087.97
Total liabilities, including capital and surplus,	\$1,661,187.11

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$1,009,759.85
Deduct reinsurance, rebate, abatement, and return premiums,	207,064.60
Actual cash premiums,	\$802,695.25
Interest on loans and bonds, and dividends on stocks,	52,802.41
Rents,	22,045.92
Actual cash income,	\$877,543.58

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$82,449.04 occurring in previous years),	\$525,305.63
Deduct salvage and reinsurance,	41,085.38
Net amount paid for losses,	\$484,220.25
Cash dividends,	60,000.00
Commissions and brokerage,	123,385.97
Salaries, fees, etc.,	64,998.11
Taxes,	16,828.20
All other payments,	99,232.10
Actual cash expenditure,	\$848,664.63

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,	\$103,358,241	\$1,290,635.68
Written or renewed during the year,	78,260,448	1,008,226.95
Totals,	\$181,618,689	\$2,298,862.63
Deduct those expired and marked off,	73,127,534	954,388.29
In force at the end of the year,	\$108,491,155	\$1,344,474.34
Deduct reinsurance,	3,353,034	38,637.37
Net amount in force,	\$105,138,121	\$1,305,836.97

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$41,547,288	\$574,133.72	1-2	\$287,066.86
1894....	Two years,.....	395,169	3,861.43	1-4	965.35
1895....		275,835	3,040.43	3-4	2,280.32
1893....	Three years,....	12,897,876	138,335.15	1-6	23,055.85
1894....		11,956,565	133,986.90	1-2	66,993.45
1895....		15,454,640	172,587.82	5-6	143,823.18
1892....	Four years,.....	667,747	4,329.90	1-8	541.23
1893....		392,822	3,318.24	3-8	1,244.34
1894....		324,096	2,873.57	5-8	1,795.98
1895....		272,875	2,098.62	7-8	1,836.29
1891....	Five years,.....	3,919,240	45,826.82	1-10	4,582.68
1892....		5,037,579	62,270.10	3-10	18,681.03
1893....		4,669,120	60,747.84	1-2	30,373.92
1894....		3,633,114	49,121.21	7-10	34,384.84
1895....		3,694,155	49,305.22	9-10	44,374.69
Totals,.....		\$105,138,121	\$1,305,836.97	...	\$662,000.01

Premiums received since the organization of the Company,...	\$16,749,612.30
Losses paid since the Company organized,.....	8,570,669.20
Cash dividends paid stockholders,.....	1,666,412.40
Stock dividends declared,.....	81,250.00
Stock owned by directors at par value,.....	74,450.00
Loaned to officers and directors,.....	82,000.00
Losses incurred during the year,.....	506,436.21
Largest amount written on any one risk,.....	10,000.00

Special deposits in another State for the exclusive protection of policy-holders there :—

State or County.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon,.....	\$50,000.00	\$2,846.44	\$47,153.56

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$975,146.00
Premiums received,.....	10,580.69
Losses paid,.....	3,643.52
Losses incurred,.....	5,287.45

BROADWAY INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1849.

E. B. MAGNUS, *President.*GEORGE W. JONES, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Loans on bonds and mortgage (first liens), not more than one year's interest due,.....	} Nothing.
Interest due on bond and mortgage loans,.....	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
RAILROAD STOCKS—			
Morris & Essex,.....	\$10,000.00	\$16,700.00	
N. Y., Lack. & Western,.....	50,000.00	58,000.00	
Chic. & No. Western,....	35,000.00	36,400.00	
Illinois Central,.....	20,000.00	20,000.00	
Brooklyn City,.....	10,000.00	17,500.00	
MISCELLANEOUS—			
New York City gold bds. 1925,	200,000.00	205,000.00	
Edison Electric Ill. Co., N. Y.,	10,000.00	9,600.00	
Totals,.....	\$335,000.00	\$363,200.00	363,200.00
Cash in Company's principal office,.....			820 41
Cash in bank,.....			7,814.21
Interest due and accrued on stocks,.....			5,516.66
Gross premiums in due course of collection,.....			47,105.78
Reinsurance,.....			1,953.78
Assets of the Company at their actual value,.....			\$426,410.84

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$7,708.07	
Losses reported and unadjusted,.....	18,400.00	
Losses resisted,.....	1,300.00	
Gross amount of unpaid losses,.....	\$27,408.07	
Deduct reinsurance,.....	1,953.78	
Net amount of unpaid losses,.....		\$25,454.29
Unearned premiums on risks, one year or less,...	\$114,796.60	
Unearned premiums on risks, more than one year,.....	30,067.40	
Unearned premiums as computed above,.....		144,864.00
Due for borrowed money,.....		5,000.00
Commissions and brokerage,.....		7,520.00
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$182,838.29
Capital stock,.....		200,000.00
Surplus beyond all liabilities,.....		43,572.55
Total liabilities, including capital and surplus,.....		\$426,410.84

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$293,439.42	
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	48,218.06	
Actual cash premiums,.....		\$245,221.36
Interest on mortgages of real estate,.....		Nothing.
Interest on loans and bonds, and dividends on stocks,.....		17,215.73
Actual cash income,.....		\$262,437.09

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$25,432.79 occurring in previous years),.....	\$164,883.84	
Deduct salvage and reinsurance,.....	9,341.16	
Net amount paid for losses,.....		\$155,542.68
Cash dividends,.....		20,000.00
Commissions and brokerage,.....		59,535.82
Salaries and fees,.....		18,110.64
Taxes,.....		4,420.63
All other payments,.....		24,717.46
Actual cash expenditure,.....		\$282,327.23

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$39,208,534	\$312,533.65
Written or renewed during the year,.....	26,735,320	297,927.42
Totals,.....	\$65,943,854	\$610,461.07
Deduct those expired and marked off,.....	28,675,588	293,516.64
In force at the end of the year,.....	\$37,268,266	\$316,944.43
Deduct amount reinsured,.....	1,436,594	8,813.49
Net amount in force,.....	\$35,831,672	\$308,130.94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$22,464,765	\$229,593.21	1-2	\$114,796.60
1893....	} Three years,.....	6,397,435	41,574.03	1-6	6,929.01
1894....		3,042,207	13,187.37	1-2	6,593.68
1895....		3,390,991	18,103.75	5-6	15,086.46
1891....	} Five years,.....	226,385	2,194.36	1-10	219.44
1892....		245,439	2,501.48	3-10	750.44
1893....		64,450	976.74	1-2	488.37
Totals,.....		\$35,831,672	\$308,130.94		\$144,864.00

Premiums received since the organization of the Company,...	\$3,194,171.61
Losses paid since the Company organized,.....	1,282,335.99
Cash dividends paid stockholders,.....	1,328,000.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	41,625.00
Losses incurred during the year,.....	158,000.00
Largest amount written on any one risk,.....	12,500.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$678,563.00
Premiums received,.....	7,696.27
Losses paid,.....	8,536.11
Losses incurred,.....	7,181.82

BUFFALO-GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

Commenced Business, February, 1867.

PHILIP BECKER, *President.*

OLIVER J. EGGERT, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, .	\$200,000.00
Whole amount of capital actually paid up in cash,	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, .	\$302,112.72
Loans on bond and mortgage (first liens), not more than one year's interest due,	528,360.00
Loans on bond and mortgage (first liens), more than one year's interest due,	18,000.00
Interest due on bond and mortgage loans,	5,162.95
Value of lands mortgaged,	\$787,170.00
Buildings (insured for \$390,100 00), ..	689,130.00
Total,	\$1,476,300.00

Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS —			
City of Buffalo, N. Y., 1895 to 1926,	\$522,000.00	\$522,500.00	
City of Buffalo, N. Y., warrants,	18,129.48	18,129.48	
RAILROAD BONDS —			
Buffalo & So. Western, 1st m.,			
6 p. c., 1908,	36,250.00	36,250.00	
MISCELLANEOUS —			
Tonawanda Gas Co., Tonawanda,			
N. Y., 1st m. bds., 6 p. c., 1907,	33,000.00	33,000.00	
Totals,	\$609,379.48	\$609,379.48	609,379.48

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
German Bank of Buffalo, N. Y., stock,.....	\$6,000	\$12,000	\$5,000	
Citizens Gas Co. of Buffalo, N. Y., 1st m. bonds,...	30,000	30,000	24,000	
Citizens Gas Co. of Buffalo, N. Y., 1st m. bonds,...	10,000	10,000	8,000	
Buffalo Street R. R. Co. of Buffalo, N. Y., bonds,	10,000	10,000	8,000	
Union Fire Ins. Co. of Buf- falo, N. Y., stock,....	1,000	1,100	15,000	}
German Bank of Buffalo, N. Y., stock,.....	3,000	6,000		
Citizens Gas. Co. of Buf- falo, N. Y., stock,....	4,700	5,640		
Citizens Gas Co. of Buf- falo, N. Y., bonds,....	4,625	4,625	700	}
Exchange Elevator, N. Y., stock,	1,000	1,000		
Third National Bank of Buffalo,....	45,000	63,000	55,000	
Cataract Bank of Niagara Falls, N. Y., stock,....	15,000	3,750	4,500	}
Carter Crume Co., of Niagara Falls, N. Y., stock,.....	10,500	10,500		
German Bank of Buffalo, N. Y., stock,	2,000	4,000	13,000	}
Buf. Loan & Tst., & Safe Dep. Co., Buf., N. Y., stock,.....	5,000	5,000		
Union Bank of Buffalo, N. Y., stock,.....	2,000	2,000		
Buffalo Co-operative Brew- ing Co. of Buffalo, N. Y., stock,.....	3,300	4,125		
Co operative Stove Co. of Buffalo, N. Y., stock,.	7,400	7,400		
Citizens Gas Co. of Buffalo, N. Y. Stock,.....	32,150	38,580	20,000	
Totals,.....	\$192,675	\$218,720	\$153,200	153,200.00

Cash in Company's principal office,.....	2,557.07
Cash in bank,.....	106,301.94
Interest due and accrued on bonds,.....	3,211.25
Interest due and accrued on collateral loans,.....	300.00
Gross premiums in due course of collection,.....	44,963.37
Bills receivable, not matured, taken for premiums,.....	2,945.20
Rents due and accrued,.....	1,918.75
Assets of the Company at their actual value,.....	<u>\$1,778,411.73</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$3,180.68
Losses reported and unadjusted,.....	17,705.00
Losses resisted,.....	2,900.00
Gross amount of unpaid losses,.....	<u>\$23,785.68</u>
Deduct reinsurance,.....	Nothing.
Net amount of unpaid losses,.....	\$23,785.68
Unearned premiums on risks, one year or less,..	\$144,019.62
Unearned premiums on risks, more than one year,	209,580.37
Unearned premiums as computed above,.....	353,599.99
Commissions and brokerage,.....	8,601.00
Special deposits in other States in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital special funds, and surplus,.....	<u>\$385,986.67</u>
Capital stock,.....	200,000.00
Special reserve fund of stockholder,.....	200,000.00
Guaranty surplus fund,.....	200,000.00
Surplus beyond all liabilities,.....	<u>792,425.06</u>
Total liabilities, including capital, special funds, and surplus,.....	<u>\$1,778,411.73</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$497,278.41
Deduct reinsurance, rebate, abatements, and return premiums,.....	76,792.59
Notes received for premiums unpaid, \$2,945.20	
Actual cash premiums,.....	<u>\$420,485.82</u>
Interest on mortgages of real estate,.....	32,402.28
Interest on loans and bonds, and dividends on stock,.....	27,853.45
Rents,.....	20,416.03
From all other sources,.....	2,245.48
Actual cash income,.....	<u>\$503,403.06</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$23,842.56 occurring in previous years),.....	\$210,156.05	
Deduct salvage and reinsurance,.....	1,076.99	
Net amount paid for losses,.....		\$209,079.06
Cash dividends,.....		50,000.00
Commissions and brokerage,.....		87,195.15
Salaries and fees,.....		28,524.27
Taxes,.....		8,266.89
All other payments,.....		32,463.18
Actual cash expenditure,.....		\$415,528.55

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$67,492,712	\$739,553.47
Written or renewed during the year,.....	42,237,586	489,348.54
Totals,.....	\$109,730,298	\$1,228,902.01
Deduct those expired and marked off,.....	44,518,992	515,059.10
In force at the end of the year,.....	\$65,211,306	\$713,842.91
Deduct amount reinsured,.....	1,221,120	12,032.83
Net amount in force,.....	\$63,990,186	\$701,810.08

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895....	One year or less,.	\$23,414,609	\$288,039.24	1-2	\$144,019.62
1894....	Two years,.....	129,142	1,210.22	1-4	302.55
1895....		101,980	865.35	3-4	649.02
1893....	Three years,....	11,067,828	107,174.90	1-6	17,862.48
1894....		10,669,810	103,643.17	1-2	51,821.58
1895....		10,874,953	106,684.87	5-6	88,904.06
1892....	Four years,.....	102,600	824.66	1-8	103.08
1893....		93,673	857.76	3-8	321.66
1894....		111,100	1,011.92	5-8	632.45
1895....		75,200	638.10	7-8	558.34
1891....	Five years,.....	950,432	11,217.27	1-10	1,121.73
1892....		1,584,660	19,500.55	3-10	5,850.17
1893....		1,757,820	20,869.20	1-2	10,434.60
1894....		1,673,827	21,634.66	7-10	15,144.26
1895....		1,382,552	17,638.21	9-10	15,874.39
Totals,.....		\$63,990,186	\$701,810.08	...	\$353,599.99

Premiums received since the organization of the Company,...	\$8,200,072.90
Losses paid since the Company organized,.....	4,221,411.38
Cash dividends paid stockholders,.....	875,925.00
Stock owned by directors at par value,.....	60,300.00
Loaned to officers and directors,.....	194,000.00
Loaned to stockholders not officers,.....	63,000.00
Losses incurred during the year,.....	206,050.18
Largest amount written on any one risk,.....	5,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,437,645.00
Premiums received,.....	13,056.18
Losses paid,.....	7,176.30
Losses incurred,.....	7,076.30

CITIZENS INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1837.

EDWARD A. WALTON, *President.*FRANK M. PARKER, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$2,500,000.00
Whole amount of capital actually paid up in cash,.....	300,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$100,300.00
Loans on bonds and mortgages (first liens), not more than one year's interest due,.....	21,300.00
Interest due and accrued on bond and mortgage loans,.....	106.50
Value of lands mortgaged,.....	\$25,000.00
Buildings (insured for \$26,200.00),.....	36,500.00
Total,.....	\$61,500.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c., registered,.	\$150,000.00	\$166,500.00
RAILROAD BONDS—		
Lake Shore & Mich. Southern,..	50,000.00	58,000.00
Oregon Shore Line & U. N.,....	2,000.00	1,100.00
N. Y., Chicago & St. Louis,...	10,000.00	10,250.00

	Par Value.	Market Value.	
RAILROAD STOCKS —			
C., C., C. & St. Louis pref.,.....	\$10,000.00	\$9,200.00	
C., C., C. & St. Louis com.,.....	20,000.00	7,200.00	
Union Pacific,.....	20,000.00	800.00	
BANK STOCKS —			
National Citizens,.....	30,000.00	42,000 00	
National Bank of Commerce,...	10,000.00	20,700.00	
Union Trust Company,.....	10,000.00	73,500.00	
National Bank of the Republic,.	5,000.00	8,000.00	
MISCELLANEOUS —			
Consolidated Gas Co.'s stock,...	20,000.00	29,600.00	
Underwriters' Salvage Co. stk.,.	1,250.00	1,000.00	
Totals,.....	\$338,250.00	\$427,850.00	427,850.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Butchers' & Drovers' Nat. Bk.,	\$1,050	\$1,700	\$900	
Penn. R. R. Co. stk.,.....	2,500	2,500	2,000	
Elizabethtown, Lexington &				
B. S. R. R. stk.,.....	1,000	1,000	4,700	
Consolidated Gas Co. stk.,...	2,500	3,700		
National Citizens Bank stk.,...	1,000	1,350		
Laclede Gas Light Co., pref.,...	20,000	16,200	40,000	
Missouri Pacific R. R. Co.,....	40,000	10,000		
Laclede Gas Light Co.,.....	20,000	4,000		
Detroit Gas Co., 1st mort. bds.,	13,000	9,100		
St. Louis Iron Mountain bds.,.	13,000	10,270		
Totals,	\$114,050	\$59,820	\$47,600	47,600.00

Cash in Company's principal office,.....	8,812.86
Cash in bank,.....	63,833.97
Interest due and accrued on bonds,.....	4,750.00
Interest due and accrued on collateral loans,.....	46.67
Gross premiums in due course of collection,.....	92,798.01
Premiums payable direct to home office,.....	27,687.68
Rents due and accrued,.....	1,600.00
Reinsurance due,.....	6,452.11
Premiums unpaid (more than three months due),	\$1,742.05

Assets of the Company at their actual value,..... \$803,137.80

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$12,309.76
Losses reported and unadjusted,.....	20,320.24
Losses resisted,.....	8,622.84
Gross amount of unpaid losses,.....	\$41,252.84
Deduct reinsurance,.....	1,056.73
Net amount of unpaid losses,.....	\$40,196.06

Unearned premiums on risks, one year or less,...	\$179,028.89	
Unearned premiums on risks, more than one year,	128,782.41	
Unearned prem's, as computed above,...	\$307,811.30	
Deduct reinsurance,	16,482.10	
Total unearned premiums,		291,329.20
Commissions and brokerage,		14,792.39
Cash dividends to stockholders remaining unpaid,		1,163.60
Due for salaries, rent, advertising, etc.,		900.00
Return premiums,		600.00
Reinsurance,		446.80
Borrowed money,		50,000.00
Special deposit in Georgia in excess of present liabilities therein,		27,119.83
Total liabilities, except capital and surplus,		\$426,547.88
Capital stock, ...		300,000.00
Surplus beyond all liabilities,		76,589.92
Total liabilities, including capital and surplus,		\$803,137.80

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$634,124.44	
Deduct reinsurance, rebate, abatement, and return premiums,	93,192.20	
Actual cash premiums,		\$540,932.24
Interest on mortgages of real estate,		2,704.67
Interest on loans and bonds, and dividends on stocks,		20,042.13
Rent,		6,394.67
Actual cash income,		\$570,073.71

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$28,808.69 occurring in previous years),	\$321,084.40	
Deduct salvage and reinsurance,	43,373.58	
Net amount paid for losses, ...		\$277,710.82
Cash dividends,		24,205.90
Scrip or certificates of profits redeemed in cash,		40,000.00
Commissions and brokerage,		114,166.21
Salaries and fees,		46,904.73
Taxes,		8,774.62
All other payments,		41,346.83
Repaid borrowed money,	\$30,000.00	
Actual cash expenditure,		\$553,109.11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$77,133,783	\$600,866.07
Written or renewed during the year,.....	72,776,467	626,772.55
Totals,.....	\$149,910,250	\$1,227,638.62
Deduct those expired and marked off,	73,559,874	614,775.46
In force at the end of the year,.....	\$76,350,376	\$612,863.16
Deduct amount reinsured,.....	4,273,825	32,964.19
Net amount in force,.....	\$72,079,551	\$579,898.97

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$33,897,040	\$358,057.79	1-2	\$179,028.89
1894....	Two years,.....	905,618	5,273.97	1-4	1,318.49
1895....		853,248	4,427.99	3-4	3,320.99
1893....	Three years,....	11,637,142	69,541.78	1-6	11,590.29
1894....		13,269,952	77,587.61	1-2	38,793.81
1895....		13,956,884	80,884.91	5-6	67,404.09
1892....	Four years,.....	29,900	180.93	1-8	22.62
1893....		.....	.....	3-8	.....
1894....		52,600	189.34	5-8	118.34
1895....		29,000	219.29	7-8	191.88
1891....	Five years,.....	740,784	7,385.69	1-10	738.57
1892....		327,675	2,754.46	3-10	826.34
1893....		249,533	2,164.58	1-2	1,082.29
1894....		226,950	2,003.16	7-10	1,402.21
1895....		174,050	2,191.66	9-10	1,972.49
Totals,.....		\$76,350,376	\$612,863.16	...	\$307,811.30

Premiums received since the organization of the Company,..	\$14,872,889.83
Losses paid since the Company organized,.....	7,948,257.55
Cash dividends paid stockholders,.....	1,974,462.05
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	99,770.00
Loaned to stockholders not officers,.....	7,400.00
Loaned to officers and directors,.....	4,700.00
Losses incurred during the year,.....	292,139.90
Largest amount written on any one risk,.....	15,000.00

Special deposits in another State for the exclusive protection of policy-holders there :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,.....	\$27,750.00	\$630.17	\$27,119.83

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,833,040.93
Premiums received,	17,221.13
Losses paid,	5,017.86
Losses incurred,.....	7,662.73

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

Commenced Business, June, 1859.

GARRETT A. VAN ALLEN, *President.*

E. DARWIN JENISON, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000.00
Whole amount of capital actually paid up in cash,	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$75,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,	76,300.00
Interest due on bond and mortgage loans,.....	Nothing.
Value of lands mortgaged,.....	\$64,300.00
Buildings (insured for \$82,450),.....	124,000.00
Total,	\$188,300.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS —			
National Commercial, Albany, .	\$15,000.00	\$49,500.00	
First National, Albany,.....	15,000.00	24,750.00	
National Exchange, Albany,...	7,200.00	8,280.00	
Albany City National, Albany, .	4,500.00	4,050.00	
National of Cohoes, N. Y.,....	5,000.00	7,000.00	
Holland Trust Co., N. Y.,.....	2,500.00	2,500.00	
South End Bank, Albany,.....	5,000.00	3,750.00	
RAILROAD STOCKS —			
Rensselaer & Saratoga,.....	30,000.00	54,000.00	
MISCELLANEOUS —			
Underwriters' Salvage Co., N. Y.,	500.00	500.00	
Thompson Pulp & Paper Co., bds.,	10,000.00	10,000.00	
Totals,	\$94,700.00	\$164,330.00	164,330.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
First Nat'l Bk. of Albany, stk.,	\$1,000	\$1,650	\$1,000	
First Nat'l Bk. of Albany, stk.,	3,300	5,445	3,000	
Thompson's P. & P. Co.,				
Thompson's Mills, N. Y.,	6,000	6,000	5,000	
Ætna Insurance Co., Hart-				
ford, Conn., stock,.....	500	1,250	350	
Nat'l Bank of Cohoes, N. Y.,	3,500	4,900	1,500	
Totals,.....	\$14,800	\$19,245	\$10,850	10,850.00

Cash in Company's principal office,.....	1,629.02
Cash in bank,.....	34,815 94
Interest due and accrued on stocks and bonds,.....	800.00
Interest due and accrued on collateral loans,.....	Nothing.
Gross premiums in due course of collection,.....	9,266.70
Rents due and accrued,.....	594.62
Assets of the company at their actual value,.....	\$373,586.28

III. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.
Losses reported and unadjusted,.....	\$8,440.00
Losses resisted,.....	2,380.00
Gross amount of unpaid losses,.....	\$10,820.00
Deduct reinsurance,.....	Nothing.
Net amount of unpaid losses,.....	\$10,820.00
Unearned premiums on risks, one year or less, ..	\$57,085.37
Unearned premiums on risks, more than one year,	38,827.98
Unearned premiums as computed above,.....	95,913 35
Commissions and brokerage,	1,582.86
Return premiums,.....	522.70
Taxes due,	84.04
Reinsurance due,	24.60
Special deposits in other States in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital and surplus,.....	\$108,947.55
Capital stock,.....	200,000.00
Surplus beyond all liabilities,.....	64,638.73
Total liabilities, including capital and surplus,.....	\$373,586.28

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$162,195.90	
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	19,427.72	
Actual cash premiums,.....		\$142,768.18
Interest on mortgages of real estate,.....		3,396.67
Interest on loans and bonds, and dividends on stocks,....		8,680.25
Rents,.....		5,156.66
Actual cash income,.....		\$160,001.76

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$19,010.43 occurring in previous years),.....	\$81,619.24	
Deduct reinsurance,.....	2,407.10	
Net amount paid for losses,....		\$79,212.14
Cash dividends,.....		12,000.00
Commissions and brokerage,.....		27,808.72
Salaries and fees,.....		11,653.97
Taxes,.....		7,768.62
All other payments,.....		8,524.61
Actual cash expenditure,.....		\$146,968.06

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,	\$16,804,204	\$187,043.65
Written or renewed during the year,.....	14,609,868	163,125.69
Totals,	\$31,414,072	\$350,169.34
Deduct those expired and marked off,.....	13,501,363	154,644.56
In force at the end of the year,.....	\$17,912,709	\$195,524.78
Deduct amount reinsured,.....	650,463	6,125.46
Net amount in force,.....	\$17,262,246	\$189,399.32

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$9,704,496	\$114,170.75	1-2	\$57,085.37
1894....		10,350	72.57	1-4	18.14
1895....		5,300	72.33	3-4	54.24
1893....	Two years,.....	1,951,375	18,553.26	1-6	3,092.61
1894....		1,984,675	19,242.55	1-2	9,621.27
1895....		2,496,186	24,200.82	5-6	20,167.33
1892....	Three years,....	22,840	237.40	1-8	29.67
1893....		27,850	301.05	3-8	112.89
1894....		14,650	136.25	5-8	85.15
1895....		28,800	254.55	7-8	222.73
1891....	Four years,....	198,851	2,280.74	1-10	228.07
1892....		343,322	4,107.72	3-10	1,232.31
1893....		199,150	2,346.21	1-2	1,173.10
1894....		114,636	1,456.67	7-10	1,020.67
1895....	Five years,.....	159,765	1,966.45	9-10	1,769.80
Totals,.....		\$17,262,246	\$189,399.32	....	\$95,913.35

Premiums received since the organization of the Company,....	\$5,207,954.00
Losses paid since the Company organized,.....	3,388,962.00
Cash dividends paid stockholders,.....	840,000.00
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	57,500.00
Loaned to officers and directors,.....	Nothing.
Losses incurred during the year,.....	73,050.00
Largest amount written on any one risk,.....	5,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$609,130.00
Premiums received,.....	5,186.91
Losses paid,.....	3,130.44
Losses incurred,.....	3,335.34

COMMERCIAL UNION FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, April, 1891.

CHARLES SEWALL, *President*.A. H. WRAY, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, ..	\$200,000.00
Whole amount of capital actually paid up in cash,	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, ..	} Nothing.
Loans on bond and mortgage (first liens), not more than one year's interest due,	
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in process of foreclosure),	
Interest due and accrued on bond and mortgage loans,	
Value of lands and buildings mortgaged (buildings insured for),	

Stocks and Bonds owned by the Company.

MISCELLANEOUS—	Par Value.	Market Value.
N. Y. City Armory bds. 3 per cent., due 1909, ...	\$200,000.00	\$203,000.00
Totals,	\$200,000.00	\$203,000.00

Cash in Company's principal office,	78.00
Cash in bank,	11,667.48
Interest due and accrued on stocks and bonds,	1,000.00
Gross premiums in due course of collection,	5,217.04
All other property,	9.31
Gross assets of the Company,	\$220,971.83

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$12.65	
Losses reported and unadjusted,.....	Nothing.	
Losses resisted,.....	Nothing.	
Gross amount of unpaid losses,.....	\$12.65	
Deduct reinsurance,.....	Nothing.	
Net amount of unpaid losses,.....		\$12.65
Unearned premiums on risks, one year or less,	8,475.97	
Unearned premiums on risks, more than one year,.....	161.57	
Unearned premiums as computed above,.....		8,637.54
Commissions and brokerage,.....		680.17
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$9,330.36
Capital stock,.....		200,000.00
Surplus beyond all liabilities,.....		11,641.47
Total liabilities, including capital and surplus,.....		220,971.83

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$14,407.99	
Deduct reinsurance, rebate, abatements, and re- turn premiums,.....	1,578.98	
Actual cash premiums,.....		\$12,829.01
Interest on loans and bonds, and dividends on stock,.....		6,000.00
From all other sources,.....		26.68
Actual cash income,.....		\$18,855.69

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including Nothing occurring in previous years),.....	\$2,461.71	
Deduct salvage and reinsurance,.....	1,194.94	
Net amount paid for losses,.....		\$1,266.77
Cash dividends,.....		\$6,000.00
Commissions and brokerage,.....		1,909.30
Salaries, fees, etc.,.....		Nothing.
Taxes,.....		809.75
All other payments,.....		137.87
Actual cash expenditure,.....		\$10,123.69

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$10,000	\$18 42
Written or renewed during the year,.....	2,198,786	19,612 84
Totals,.....	\$2,208,786	\$19,631.26
Deduct those expired and marked off,.....	353,652	2,455.22
In force at the end of the year,.....	\$1,855,134	\$17,176.04
Deduct amount reinsured,.....		
Net amount in force,.....	\$1,855,134	\$17,176 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$1,831,134	\$16,951.94	1-2	\$8,475.97
1894....	Two years,.....	1,000	2.99	1-4	.75
1895....		15,000	206.49	3-4	154.87
1893....	Three years,....	2,500	3.73	1-6	.62
1894....		4,000	7.75	1-2	3.88
1893....	Four years,.....	1,000	2.04	3-8	.76
1894....		500	1.10	5-8	.69
Totals,		\$1,855,134	\$17,176.04	...	\$8,637.54

Premiums received since the organization of the Company,...	\$105,191.97
Losses paid since the Company organized,.....	81,261.95
Cash dividends paid stockholders,.....	9,000.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	7,500.00
Losses incurred during the year,.....	1,279.42
Loaned to officers and directors,.....	Nothing.
Loaned to stockholders not officers,.....	Nothing.
Largest amount written on any one risk,	Nothing.

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$60,000.00
Premiums received,.....	580.19
Losses paid,.....	Nothing.
Losses incurred,.....	

CONTINENTAL INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1853.

F. C. MOORE, *President.*EDWARD LANNING, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,.....	1,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,..	\$1,082,430.19
Loans on bond and mortgage (first liens) not more than one year's interest due,.....	107,560.00
Interest accrued on bond and mortgage loans,.....	2,168.25
Value of lands mortgaged,.....	\$136,650.00
Buildings (insured for \$128,925.00),....	159,450.00
Total,.....	\$296,100.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
U. S. reg. 6 p. c. cur., 1898-9,..	\$500,000.00	\$531,850.00
U. S. reg. 5 p. c. gold, 1904,...	50,000.00	56,000.00
Alabama, Class A, 1906,.....	10,000.00	10,000.00
Georgia, 4½ p. c., 1915,.....	25,000.00	27,500.00
MUNICIPAL AND COUNTY BONDS—		
New York City reg., 3 p. c., 1919,	10,000.00	10,000.00
Portland, Or., water, 5 p. c., 1917,	50,000.00	55,000.00
Richmond, Va., 4 p. c., 1920,..	50,000.00	50,000.00
RAILROAD BONDS—		
Atlantic & Gulf, 1st m., 7 p. c., 1897,.....	47,000.00	47,000.00
Cedar Rapids, Iowa Falls & N. W., 1st m. 6 p. c., 1920,....	50,000.00	50,000.00
C., B. & Q., 1st m., 7 p. c., 1903,	10,000.00	11,600.00

RAILROAD BONDS —	Par Value.	Market Value.
Chic., Mil. & St. P., Chic. & Pac. div. 1st m., 6 p. c., 1910,.....	50,000.00	56,500.00
Chic. & N. W. s. f. reg. 1st m., 6 p. c., 1929,.....	49,000.00	53,900.00
Chic., Rock Island & Pac., coll., and ext. 1st m., 5 p. c., 1934,	100,000.00	100,000.00
Chicago, St. P., Minn., & Omaha 1st m., 6 p. c., 1930,.....	100,000.00	124,000.00
Columbia & Greenville, 1st m. 6 p. c., 1916, ...	50,000.00	52,500.00
Elmira, Cortland & Northern, pfd., 1st m., 6 p. c., 1914,....	50,000.00	52,500.00
Erie con. 1st m., 7 p. c., 1920,...	50,000.00	67,500.00
Georgia, Carolina & Northern 1st m., 5 p. c., 1929, gtd,	25,000.00	19,500.00
Gr'd Rapids, Lansing & Detroit, 5 p. c., 1927, gtd,.....	50,000.00	25,000.00
Ind., Bloomington & Western, pfd., 1st m., 7 p. c., 1900, ...	135,000.00	148,500.00
Kent'ky Cent. 1st m., 4 p. c., 1987,	50,000.00	42,500.00
Midland of New Jersey, 1st m., 6 p. c., 1910,.....	50,000.00	57,500.00
Mil., Lake Shore & Western, 1st m., 6 p. c., 1921,.....	100,000.00	127,000.00
Morris & Essex, con. 1st m., 7 p. c., 1915,.....	50,000.00	70,000.00
N. Y. Central & Hudson River, deb., 5 p. c., 1904,.....	50,000.00	53,500.00
N. Y., Lack. & West., 1st m., 6 p. c., 1921,	50,000.00	62,500.00
N. Y., N. H. & H., conv., deb. 4 p. c., 1908,.....	20,000.00	27,000.00
Raleigh & Augusta Air Line, 6 p. c., 1st m., 1926,.....	50,000.00	55,000.00
Richmond & Danville, 6 p. c., con., 1915,	50,000.00	58,000.00
St. Paul, Minn. & Manitoba, Dakota ext., 6 p. c., 1910,....	100,000.00	118,000.00
RAILROAD STOCKS —		
Brooklyn City,.....	60,000.00	99,000.00
Chicago, Burlington & Quincy,	110,000.00	82,500.00
Chic., Mil. & St. Paul, pfd.,....	50,000.00	62,500.00
Chicago & Northwestern, pfd.,	50,000.00	143,000.00
Chic., Rock Island & Pacific, ..	100,000.00	65,000.00
C., St. P., Minn. & Omaha, pfd.,	100,000.00	110,000.00
Cleve., Cin., Chic. & St. L., pfd.,	100,000.00	85,000.00
Lake Shore & Mich. Southern,	50,000.00	70,000.00
New York & Harlem, gtd.,.....	142,200.00	383,940.00

	Par Value.	Market Value.
N. Y., New Haven & Hartford, .	50,000.00	90,000.00
Pennsylvania,.....	50,000.00	50,000.00
P., McK. & Yough'eny, gtd.,...	250,000.00	312,500.00
Rome, W. & O., gtd.,.....	50,000.00	57,500.00
St. Paul & Duluth, pfd.,	50,000.00	42,500.00
St. P., Minn. & Manitoba, gtd.,.	100,000.00	110,000.00
U. N. J. R. R. & Canal Co., gtd.,.	120,000.00	282,000.00
BANK STOCKS—		
American Exchange National,...	25,000.00	42,500.00
Bank of America,	5,000.00	16,250.00
Bowery,.....	5,000.00	13,750.00
Mechanics' National,.....	30,000.00	55,500.00
Mercantile "	25,000.00	43,750.00
Merchants' "	17,500.00	22,750.00
Nassau,	5,000.00	7,250.00
Phenix National,.....	7,640.00	8,404.00
Central Trust Co.,	20,000.00	200,000.00
MISCELLANEOUS—		
Delaware & Hudson Canal Co.,.	20,000.00	24,400.00
Western Union Telegraph Co. collateral trust bonds, 1938,...	103,000.00	108,150.00
Consolidated Gas Co., N. Y., stk.,	50,000.00	72,500.00
Totals,.....	\$3,826,340.00	\$4,880,494.00
		4,880,494.00

Cash in Company's principal office,.....	20,702.60
Cash in bank,.....	501,585.06
Interest due and accrued on stocks,.....	74,810.20
Interest due and accrued on collateral loans and bank balances,	560.95
Gross premiums in due course of collection,.....	350,737.19
Bills receivable, not matured, taken for premiums,.....	191,665.24
Rents due and accrued,.....	4,084.57
Amount of installment notes held and owned by the Company,.....	\$1,433,462.52
Assets of the Company at their actual value,.....	\$7,216,823.25

III. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.
Losses reported and unpaid,.....	\$332,504.47
Losses resisted,.....	38,757.00
Gross amount of unpaid losses,.....	\$371,261.47
Deduct reinsurance,.....	4,547.83
Net amount of unpaid losses,.....	\$366,713.64
Unearned premiums on risks, one year or less,...	\$1,025,837.60
Unearned premiums on risks, more than one year,.....	2,495,889.36
Unearned premiums as computed above,.....	3,521,726.96

Commissions and brokerage,.....	107,237.00
Principal unpaid on scrip or certificates of profits,.....	29,165.00
Interest due and remaining unpaid,.....	6,139.02
Cash dividends to stockholders remaining unpaid,.....	38.50
Reserved for contingencies,.....	150,000.00
Due and accrued for salaries,.....	10,000.00
Special deposits in other States in excess of present liabilities therein,.....	52,894.30
Total liabilities, except capital, special funds, and surplus,.....	\$4,243,914.42
Capital stock,.....	1,000,000.00
Special reserve fund of stockholders,.....	600,000.00
Guaranty surplus fund,.....	600,000.00
Surplus beyond all liabilities,.....	772,913.83
Total liabilities, including capital, special funds, and surplus,.....	\$7,216,828.25
Unearned premiums represented by installment notes,.....	\$1,433,462.52

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$3,863,368.24
Deduct reinsurance, rebate, abatements, and re- turn premiums,.....	441,883.76
Actual cash premiums,.....	\$3,421,484.48
Interest on mortgages of real estate,.....	6,044.96
Interest on loans and bonds and dividends on stocks,.....	273,107.53
Rents,.....	40,107.62
Actual cash income,.....	\$3,740,744.59

V. EXPENDITURE DURING YEAR.

Amount paid for losses (including \$397,900.82 occurring in previous years),.....	\$1,745,899.89
Deduct salvage and reinsurance,.....	16,311.95
Net amount paid for losses,.....	\$1,847,101.01
Cash dividends,.....	153,961.50
Scrip or certificates of profit redeemed in cash,	187.70
Commissions and brokerage,.....	671,646.76
Salaries and fees,.....	296,656.85
Taxes,.....	65,255.12
All other payments,.....	213,604.12
Actual cash expenditure,.....	\$3,232,101.11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,	\$631,962,261	\$6,533,176.93
Written or renewed during the year,	448,573,640	3,816,309.10
Totals,	\$1,080,535,901	\$10,349,486.03
Deduct those expired and marked off,	413,337,601	3,469,116.07
In force at the end of the year,	\$667,198,300	\$6,880,369.96
Deduct amount reinsured,	4,903,456	44,135.13
Net amount in force,	\$662,294,844	\$6,836,234.83

Recapitulation of Fire Risks and Premiums.

Year written.	Terms.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895....	One year or less,	\$198,441,964	\$2,051,675.20	1-2	\$1,025,837.60
1894....	Two years,	1,749,868	11,859.60	1-4	2,964.90
1895....		2,298,753	17,961.08	3-4	13,470.81
1893....	Three years,	87,562,407	557,080.20	1-6	92,846.70
1894....		94,283,023	674,373.67	1-2	337,186.83
1895....		99,380,699	857,563.43	5-6	714,636.19
1892....	Four years,	1,607,302	11,266.82	1-8	1,408.35
1893....		2,315,167	15,216.35	3-8	5,706.13
1894....		1,740,912	11,266.11	5-8	7,041.32
1895....		1,826,032	13,215.72	7-8	11,563.76
1891....	Five years,	30,510,452	443,368.87	1-10	44,336.89
1892....		36,764,238	608,823.40	3-10	182,647.02
1893....		34,334,657	522,727.97	1-2	261,363.99
1894....		34,811,385	563,877.88	7-10	394,714.51
1895....		32,880,081	466,081.38	9-10	419,473.25
Various.	Over five years,	1,787,904	9,877.15	Various.	6,528.71
Totals,		\$662,294,844	\$6,836,234.83		\$3,521,726.96

Premiums received since the organization of the Company, ..	\$61,833,597.85
Losses paid since the Company organized,	34,536,782.14
Cash dividends paid stockholders,	5,492,356.56
Stock dividends declared,	Nothing.
Losses incurred during the year,	1,761,414.58
Stock owned by the directors at par value,	174,900.00
Loaned to stockholders not officers,	Nothing.
Loaned to officers and directors,	1,000.00
Largest amount written on any one risk,	100,000.00

Special deposits elsewhere for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Li- abilities therein.	Excess of Deposit.
Georgia,.....	\$27,500.00	\$39,812.59	.....
Virginia,.....	50,000.00	36,155.26	\$13,844.74
Oregon,.....	55,000.00	15,950.44	39,049.56
Totals,.....	\$132,500.00	\$81,918.29	\$52,894.30

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$5,997,125.00
Premiums received,.....	66,538.88
Losses paid,.....	25,366.45
Losses incurred,.....	26,506.48

DELAWARE INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, August, 1835.

TATNALL PAULDING, *President.*

HENRY LYLURN, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,.....	702,875.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$160,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,	112,200.00
Interest accrued on bond and mortgage loans,.....	1,310.68
Value of lands mortgaged,.....	\$161,000.00
Buildings (insured for \$71,500.00),....	82,500.00
Total,.....	\$243,500.00

Stocks and Bonds owned by the Company.

STATE BONDS—	Par Value.	Market Value.
Georgia, 3½ p. c., 1927,.....	\$25,000.00	\$25,625.00
Tenn. settlement, 3 p. c., 1913,...	31,300.00	27,544.00

	Par Value.	Market Value.	
MUNICIPAL AND COUNTY BONDS —			
City of Philadelphia, 6 p. c., 1895 to 1899, 1901 to 1903,.....	81,000.00	97,670.00	
City of Newark, 4 p. c., 1906,...	75,000.00	75,750.00	
City of Camden, 4 p. c., 1912,...	30,000.00	30,600.00	
City of Springfield, Ill., 5 p. c., 1901,	25,000.00	26,500.00	
City of Richmond, Va., 4 p. c., 1926,	37,000.00	37,000.00	
RAILROAD BONDS —			
Lehigh Valley, 4½ p. c., 1940,....	25,000.00	26,125.00	
Philadelphia & Reading, 5 p. c., 10 days' notice,.....	100,000.00	99,000.00	
Allentown Terminal, 4 p. c., 1919,	50,000.00	50,000.00	
Wilmington & North., 5 p. c., 1932,	25,000.00	25,750.00	
Lehigh Valley con., 4½ p. c., 1923,..	100,000.00	102,000.00	
Penn. & N. Y. Canal, 4 p. c., 1939,	50,000.00	46,750.00	
Pitts., Y. & Ashtabula 5 p. c., 1990,	40,000.00	44,000.00	
Baltimore Belt, 5 p. c., 1990,....	40,000.00	40,400.00	
N. Pacific, Pend d'O. Div., 6 p. c.,	1,000.00	1,010.00	
RAILROAD STOCKS —			
Pennsylvania 5 p. c.,... ..	25,000.00	26,000.00	
MISCELLANEOUS —			
American Steamship Co., 6 p. c., bonds, 1896,.....	40,000.00	41,000.00	
Philadelphia, Wil. & Balt. Trust certificates, 4 p. c., 1921,.....	30,000.00	31,200.00	
Philadelphia & Reading Car Tr., 5½ p. c., 1897,.....	40,000.00	40,000.00	
Delano Land Co. bds., 5 p. c., 1932,	30,000.00	30,900.00	
Philadelphia Bourse stock,.....	1,000.00	800.00	
Mortgage Trust Co. of Pennsyl- vania, 1900,.....	15,000.00	15,000.00	
Underwriters' Salvage Co. stk.,...	500.00	500.00	
St. Louis Merchants' Bridge Ter- minal Co.,.....	25,000.00	25,625.00	
Brooklyn Whf. and Warehouse Co. bonds,.....	20,000.00	20,500.00	
Totals,.....	\$961,800.00	\$987,249.00	987,249.00
Cash in Company's principal office,.....			\$66.30
Cash in bank,.....			69,672.59
Gross premiums in due course of collection,.....			166,514.10
Bills receivable, not matured, taken for premiums,.....			2,867.26
Rents due and accrued,.....			620.84
Reinsurance due,.....			Nothing.
All other property,.....			13,089.31
Assets of the Company at their actual value,.....			\$1,513,590.08

II. LIABILITIES.

Losses adjusted and unpaid,	\$1,895.00	
Losses reported and unadjusted,	43,150.00	
Losses resisted,	8,500.00	
Gross amount of unpaid losses,	\$53,545.00	
Deduct reinsurance,	Nothing.	
Net amount of unpaid losses,		\$53,545.00
Unearned premiums on risks, one year or less, ..	\$262,037.37	
Unearned premiums on risks, more than one year,	229,797.54	
Unearned premiums on marine risks,	Nothing.	
Unearned premiums as computed above,		491,834.91
Reclaimable on perpetual fire policies,		81,602.34
Commissions and brokerage, ..		14,237.46
Cash dividends to stockholders remaining unpaid,		97.00
Unpaid certificates of profits,		Nothing.
Interest due and unpaid,		Nothing.
Due for salaries, rent, advertising, etc.,		Nothing.
Taxes,		Nothing.
Special deposits in other States in excess of present liabilities therein,		30,029.33
Total liabilities, except capital and surplus,		\$671,346.54
Capital stock,		702,875.00
Surplus beyond all liabilities,		139,368.54
Total liabilities, including capital and surplus,		\$1,513,590.08

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,	\$915,250.50	\$163,746.72	
Deduct reinsurance, rebate, abate- ment, and return premiums, ..	229,590.06	37,402.40	
Actual cash premiums,	\$685,660.44	\$126,344.32	\$812,004.76
Interest on mortgages of real estate,			6,240.08
Interest on loans and bonds, and dividends on stocks,			48,422.93
Rents,			7,998.61
All other sources,			3,170.46
Deposit premiums on perpetual risks,		\$7,746.22	
Actual cash income,			\$877,836.84

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$150,846.16 occurring in previ- ous years),	\$392,053.81	\$183,184.92	
Deduct salvage and reinsurance, ..	27,028.85	25,266.16	
Net amount paid for losses, ..	\$365,024.96	\$157,918.76	\$522,943.72
Cash dividends,			42,172.50
Scrip or certificates of profit redeemed in cash, including interest,			111.20
Commissions and brokerage,			158,413.44

Salaries and fees,.....	74,595.25
Taxes,.....	30,075.63
All other payments,.....	77,955.96
Deposit premiums returned,.....	\$4,816.60
Actual cash expenditure,.....	\$906,267.70

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$74,241,548	\$928,469.48
Written or renewed during the year,.....	77,118,473	937,969.32
Totals,.....	\$151,360,021	\$1,866,438.80
Deduct those expired and marked off,.....	66,770,480	826,672.86
In force at the end of the year,.....	\$84,589,541	\$1,039,765.94
Deduct amount reinsured,.....	8,824,140	120,866.88
Net amount in force,.....	\$75,765,401	\$918,899.06
	Marine and Inland.	Premiums.
In force at end of the year,.....	Nothing.	Nothing.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895....	One year or less,	\$41,627,428	\$524,074.74	1-2	\$262,037.37
1894....	Two years,...	227,038	2,379.68	1-4	594.92
1895....		239,597	2,452.57	3-4	1,839.43
1893....	Three years,...	4,702,694	58,257.21	1-6	9,709.53
1894....		7,249,210	83,442.55	1-2	41,721.27
1895....		9,690,272	116,458.20	5-6	97,048.50
1892....	Four years,.....	62,881	530.45	1-8	72.56
1893....		144,904	2,017.69	3-8	756.63
1894....		184,287	2,247.92	5-8	1,404.70
1895....		256,438	2,694.31	7-8	2,357.53
1891....	Five years,.....	1,034,874	8,594.80	1-10	859.48
1892....		2,084,403	25,221.92	3-10	7,566.57
1893....		2,477,079	22,673.73	1-2	11,336.86
1894....		2,414,456	28,309.09	7-10	19,816.30
1895....		3,180,461	36,141.93	9-10	32,527.74
1890....	Six years,.....	10,300	337.00	1-12	28.08
1891....		2,500	143.75	1-4	35.94
1893....		133,079	1,090.60	7-12	636.18
1894....		8,000	240.92	9-12	180.69
1890....	Seven years,....	1,500	28.00	3-14	6.00
1891....		8,000	55.00	5-14	19.63
1892....		3,000	75.00	1-2	37.50
1895....		18,000	1,232.00	13-14	1,144.00
1892....	Ten years,.....	5,000	150.00	13-20	97.50
Totals,.....		\$75,765,401	\$918,899.06	...	\$491,834.91
Perpetual Risks,.....		3,324,700	85,897.19	...	81,602.34
Grand Totals,.....		\$79,090.101	\$1,004,776.25	...	\$573,437.25

Premiums received since the organization of the Company, ..	\$30,476,607.00
Losses paid since the Company organized,	18,246,809.00
Cash dividends declared,	2,529,073.00
Stock dividends declared,	Nothing.
Stock owned by directors at par value,	60,900.00
Losses incurred during the year (fire, \$314,676.00; marine and inland, \$114,853.00),	429,529.00
Largest amount written on any one risk,	15,000.00

Special deposits in other States for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,	\$25,625.00	\$21,018.98	\$4,606.02
Virginia,	37,000.00	11,576.19	25,423.81
Totals,	\$62,625.00	\$32,595.17	\$30,029.83

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$1,259,299.00
Premiums received,	12,760.43
Losses paid,	7,482.26
Losses incurred,	5,322.00

EAGLE FIRE COMPANY,

NEW YORK CITY.

Commenced Business, August, 1806.

ALEXANDER J. CLINTON, *President.*

THOMAS J. GAINES, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$300,000.00
Whole amount of capital actually paid up in cash,	300,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$425,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,	23,000.00
Loans on bond and mortgage (first liens), more than one year's interest due,	Nothing.
Interest due and accrued on bond and mortgage loans,	841.25
Value of lands mortgaged,	\$14,500.00
Buildings (insured for \$31,100.00),	31,500.00
Total,	\$46,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
RAILROAD STOCKS —			
Oswego & Syracuse,.....	\$25,000.00	\$50,000.00	
Albany & Susquehanna,.....	20,000.00	36,000.00	
Utica, Chenango & Susq. Val.,..	10,000.00	13,500.00	
Central Park, N. & E. R.,.....	13,000.00	21,450.00	
Pitts., Ft. W. & Chicago,.....	24,900.00	39,840.00	
Rensselaer & Saratoga,.....	5,000.00	9,500.00	
N. Y., Lackawanna & Western,.	10,000.00	11,500.00	
Valley,.....	15,000.00	17,250.00	
N. Y. Central & Hudson River,.	20,000.00	19,600.00	
Lake Shore & Mich. Southern,..	10,000.00	14,300.00	
Rome, Watert'n & Ogdensb'gh,..	30,000.00	36,000.00	
Buffalo, Roch. & Pittsburg pfd.,	10,000.00	5,200.00	
Ninth Ave.,.....	5,000.00	7,850.00	
Chicago & N. W. common,.....	20,000.00	19,600.00	
Chicago & N. W. pfd.,.....	10,000.00	14,400.00	
Chicago, Mil. & St. Paul pfd.,..	20,000.00	23,400.00	
BANK STOCKS —			
German-American,.....	3,750.00	4,687.50	
Merchants National,.....	16,650.00	22,477.50	
Mechanics National,.....	5,000.00	9,750.00	
Nassau,.....	5,000.00	8,000.00	
Bank of America,.....	5,000.00	16,000.00	
American Exchange National,..	20,000.00	34,400.00	
East River National,.....	3,550.00	5,325.00	
National Bank of Commerce,....	10,000.00	20,600.00	
MISCELLANEOUS —			
Delaware & Hudson Canal Co.,.	20,000.00	25,200.00	
Addit'l Water Loan, City of N. Y.,	150,000.00	154,500.00	
Con. Gas Co., N. Y.,.....	15,000.00	22,200.00	
Con. Gas Co., Baltimore, Md.,..	20,000.00	11,600.00	
Brooklyn Union Gas Co.,.....	10,000.00	7,700.00	
Totals,.....	\$531,850.00	\$681,830.00	681,830.00
Cash in Company's principal office,.....			1,760.39
Cash in bank,.....			22,917.40
Interest due and accrued on stocks,.....			7,870.50
Interest due and accrued on bank deposits,.....			64.00
Gross premiums in due course of collection,.....			33,424.26
Rents due and accrued,.....			4,549.80
Assets of the Company at their actual value,.....			\$1,201,257.60

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$9,667.36	
Losses reported and unadjusted,.....	16,232.16	
Losses resisted,.....	2,250.00	
Gross amount of unpaid losses,.....	\$28,149.52	
Deduct reinsurance,.....	6,634.72	
Net amount of unpaid losses,.....		\$21,514.80

Unearned premiums on risks, one year or less,.	\$70,553.91
Unearned premiums on risks, more than one year,	133,444.43
Unearned premiums as computed above,.....	\$203,998.34
Commissions and brokerage,.....	7,070.44
Cash dividends to stockholders remaining unpaid,.....	1,792.24
Return premiums,.....	3,502.82
Reinsurance,.....	3,252.77
Special deposits in other States in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital and surplus,.....	\$241,418.71
Capital stock,....	300,000.00
Surplus beyond all liabilities,.....	659,838.89
Total liabilities, including capital and surplus,.....	\$1,201,257.60

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$288,869.54
Deduct reinsurance, rebate, abatement, and return premiums,.....	52,478.85
Actual cash premiums,.....	\$236,390.69
Interest on mortgages of real estate,.....	1,272.50
Interest on loans and bonds, and dividends on stocks,.....	28,312.94
Rents,.....	7,327.63
Actual cash income,.....	\$273,303.76

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$13,579.47 occurring in previous years),.....	\$119,219.87
Deduct salvage and reinsurance,.....	21,470.81
Net amount paid for losses,.....	\$97,749.06
Cash dividends,....	45,252.00
Commissions and brokerage,.....	54,952.09
Salaries and fees,.....	34,030.66
Taxes,.....	3,476.65
All other payments,.....	8,735.80
Actual cash expenditure,.....	\$244,196.26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$58,787,748	\$417,139.61
Written or renewed during the year,.....	40,007,583	292,164.79
Totals,.....	\$98,795,331	\$709,304.40
Deduct those expired and marked off,.....	35,875,588	266,881.71
In force at the end of the year,.....	\$62,919,743	\$442,422.69
Deduct amount reinsured,.....	6,414,082	44,687.69
Net amount in force,.....	\$56,505,661	\$397,735.00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,.	\$17,900,407	\$141,107.83	1-2	\$70,553.91
1894....	Two years,.....	34,200	344.11	1-4	86.02
1895....		8,500	76.58	3-4	57.44
1893....	Three years,....	10,103,411	64,507.62	1-6	10,751.27
1894....		11,927,402	76,493.46	1-2	38,246.73
1895....		13,054,797	80,582.38	5-6	67,152.00
1892....	Four years,.....	78,391	681.41	1-8	85.17
1893....		97,475	710.57	3-8	266.46
1894....		144,200	1,121.57	5-8	700.98
1895....		86,500	720.68	7-8	630.60
1891....	Five years,.....	612,807	5,159.55	1-10	515.95
1892....		922,329	8,432.63	3-10	2,529.78
1893....		489,613	6,246.11	1-2	3,123.05
1894....		461,230	5,482.36	7-10	3,837.65
1895....		584,399	6,068.14	9-10	5,461.33
Totals,.....		\$56,505,661	\$397,735.00	....	\$203,998.34

Premiums received since the organization of the Company,...	\$7,960,290.00
Losses paid since the Company organized,.....	3,701,379.00
Cash dividends paid stockholders,.....	4,151,308.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	45,560.00
Loaned to officers and directors,.....	Nothing.
Losses incurred during the year,.....	104,559.00
Largest amount written on any one risk,.....	21,500.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,165,191.00
Premiums received,.....	10,569.35
Losses paid,.....	1,733.42
Losses incurred,.....	4,757.90

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, September, 1860.

FRED W. ARNOLD, *President.*JAS. E. TILLINGHAST, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$300,000.00
Whole amount of capital actually paid up in cash,.....	300,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, ..	\$129,900.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	125,500.00
Interest accrued on bond and mortgage loans,.....	181.00
Value of lands mortgaged,.....	\$136,300.00
Buildings (insured for \$142,050.00).....	197,100.00
Total,.....	\$333,400.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
BANK STOCKS—		
Old National,.....	\$50,000.00	\$58,000.00
National Bank of Commerce,...	17,000.00	15,300.00
American National,.....	10,000.00	9,000.00
Third National,.....	1,800.00	1,530.00
Fourth National,.....	10,000.00	12,200.00
First National of Warren,.....	10,000.00	9,000.00
RAILROAD STOCKS—		
N. Y. Central & Hudson,.....	20,000.00	19,600.00
Illinois Central,.....	20,000.00	18,700.00
Chic., Rock Island & Pacific,...	10,000.00	6,775.00
Chicago, Bur. & Quincy,.....	10,700.00	8,239.00
Michigan Central,.....	10,000.00	9,600.00
Rhode Island & Mass.,.....	5,000.00	5,000.00
RAILROAD BONDS—		
U. P. 1st m., 6 p.c., 1896-7-8-9,.	25,000.00	26,022.50
N. Y. Elevated, 7 p.c., 1906,....	28,000.00	29,400.00
Pawtuxet Val. (end. by N. Y., P. & B.) 6 p.c., 1900,.....	22,000.00	24,420.00

	Par Value.	Market Value.	
Q., A. & St. L., (end. by C., B. & Q.), 5 p.c., 1896,.....	10,000.00	10,200.00	
Milwaukee City Railroad, 5 p.c. 1908,.....	5,000.00	5,250.00	
C., B. & Q. 1-7, 2-5 p.c., 1903,...	3,000.00	3,225.00	
MISCELLANEOUS—			
Nat'l Water W. Co. b. (K. C. plt.), 6 p.c., 1915,.....	6,800.00	4,500.00	
Wells, Fargo & Co. Exp. stk.,...	5,000.00	5,000.00	
Totals,	\$279,300.00	\$280,961.50	280,961.50

Cash in Company's principal office,.....	1,537.58
Cash in bank,	33,682.42
Gross premiums in due course of collection,.....	43,662.92
Rents due and accrued,.....	1,218.00
Premiums unpaid (more than three months due),.....	6.00

Assets of the Company at their actual value,..... \$616,643.42

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$2,703.00	
Losses reported and unadjusted,.....	11,985.00	
Losses resisted,.....	2,940.00	
Gross amount of unpaid losses,.....	17,628.00	
Deduct reinsurance,.....	Nothing.	
Net amount of unpaid losses,.....		\$17,628.00
Unearned premiums on risks, one year or less,...	\$106,916.44	
Unearned premiums on risks, more than one year,.....	84,326.88	
Unearned premiums on marine risks,.....	798.15	
Unearned premiums as computed above,.....		192,041.47
Commissions and brokerage,.....		2,718.70
Cash dividends to stockholders remaining unpaid,.....		Nothing.
Due for salaries, rent, advertising, etc.,.....		546.12
Taxes,.....		1,527.58
Return premiums,.....		1,023.25
Reinsurance,.....		526.60
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$216,011.72
Capital stock,.....		300,000.00
Surplus beyond all liabilities,.....		100,631.70
Total liabilities, including capital and surplus,.....		\$616,643.42

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$318,807.52	\$1,508.95	
Deduct reinsurance, rebate, abatements, and return premiums,..	50,061.06	137.75	
Actual cash premiums,.....	\$268,746.46	\$1,371.20	\$270,117.66
Interest on mortgages of real estate,.....			6,352.76
Interest on loans and bonds, and dividends on stocks,.....			13,527.97
Rents,.....			4,527.07
Actual cash income,.....			\$294,525.46

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$20,432.00 occurring in previous years),....	\$123,063.40	\$212.49	
Deduct salvage and reinsurance,...	3,113.36	86.88	
Net amount paid for losses,.	\$119,950.04	\$125.61	\$120,075.65
Cash dividends,.....			18,860.50
Commissions and brokerage,.....			49,961.27
Salaries and fees,.....			22,890.73
Taxes,.....			9,480.16
All other payments,.....			21,123.57
Actual cash expenditure,.....			\$242,391.88

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$30,952,480	\$366,807.77
Written or renewed during the year,.....	26,977,913	318,807.52
Totals,.....	\$57,930,393	\$685,615.29
Deduct those expired and marked off,	24,473,523	297,921.25
In force at the end of the year,.....	\$33,456,870	\$387,694.04
Deduct amount reinsured,.....	1,128,565	13,363.77
Net amount in force,	\$32,328,305	\$374,330.27

	Marine and Inland.	Premiums.
In force at the end of the year,.....	\$32,337.00	\$798.15

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$16,772,961	\$213,832.89	1-2	\$106,916.44
1894....	Two years,.....	148,021	1,425.23	1-4	356.31
1895....		106,101	866.94	3-4	650.21
1893....	Three years,....	1,715,785	18,895.52	1-6	3,149.25
1894....		2,072,745	22,209.95	1-2	11,104.97
1895....		2,746,655	28,332.83	5-6	23,610.69
1892....	Four years,....	75,939	650.92	1-8	81.36
1893....		30,650	342.29	3-8	128.36
1894....		48,888	462.00	5-8	288.75
1895....		23,825	199.04	7-8	174.16
1891....	Five years,....	1,720,550	17,159.10	1-10	1,715.91
1892....		1,738,846	17,686.53	3-10	5,305.95
1893....		1,476,919	14,897.27	1-2	7,448.63
1894....		1,644,646	16,602.27	7-10	11,621.59
1895....		2,005,774	20,767.49	9-10	18,690.74
Totals,.....			\$32,328,305	\$374,330.27	....	$191,243.32

Premiums received since the organization of the Company,...	\$5,284,478.91
Losses paid since the Company organized,.....	3,433,332.56
Cash dividends paid stockholders,.....	560,000.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	70,000.00
Loaned to officers and directors,.....	Nothing.
Losses incurred during the year (fire, \$113,806.04; marine and inland, \$48.73),.....	113,854.77
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,026,000.00
Premiums received,.....	9,523.63
Losses paid,.....	3,384.93
Losses incurred,.....	3,884.93

FARRAGUT FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1872.

JOHN E. LEFFINGWELL, *President.*SAMUEL DARBEE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$6,000.00
Loans on bond and mortgage (first liens) not more than one year's interest due,.....	12,930.00
Interest accrued on bond and mortgage loans,.....	223.03
Value of lands mortgaged,.....	\$20,250.00
Buildings (insured for \$8,500.00),	7,500.00
Total,.....	\$27,750.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
DISTRICT BONDS—			
District of Columbia reg. 3.65, ..	\$105,000.00	\$119,175.00	
RAILROAD BONDS—			
N. Y., O. & W. 5 p. c.,.....	20,000.00	21,800.00	
BANK STOCKS—			
Clinton,.....	6,000.00	6,000.00	
Fourth National,.....	10,000.00	18,000.00	
N. Y. Produce Exchange,....	9,700.00	12,125.00	
Long Island Loan & Trust Co.,..	25,000.00	57,500.00	
MISCELLANEOUS—			
Brooklyn Union Gas Co. 5 p. c.			
bds.,.....	1,000.00	1,050.00	
Brooklyn Union Gas Co. stock,..	2,300.00	1,771.00	
Totals,.....	\$179,000.00	\$237,421.00	237,421.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
C., C., C. & St. Louis R. R. Co.			
stock, preferred,.....	\$500	\$450	\$900.00
Lake Shore & Michigan Southern R. R., preferred,	500	700	
Stock Quotation Tel. Co. bds.,..	9,000	9,000	6,000.00
Totals,.....	\$10,000	\$10,150	\$6,900.00

Cash in Company's principal office,	\$1,219.60
Cash in bank,	21,425.27
Interest due and accrued on collateral loans,	86.25
Gross premiums in due course of collection,	25,851.08
Rents due and accrued,	90.42
Office furniture, etc.,	2,500.00
Salvage,	350.00
Assets of the Company at their actual value,	<u>\$315,007.36</u>

III. LIABILITIES.

Losses adjusted and unpaid,	\$141.82
Losses reported and unadjusted,	11,734.42
Losses resisted,	250.00
Gross amount of unpaid loss,	<u>\$12,126.24</u>
Deduct reinsurance,	1,141.82
Net amount of unpaid losses,	\$10,984.42
Unearned premiums on risks, one year or less, ..	\$65,410.58
Unearned premiums on risks, more than one year,	<u>3,405.23</u>
Unearned premiums as computed above,	68,815.81
Commissions and brokerage,	2,510.71
Due for salaries, rent, advertising, etc.,	250.00
Taxes,	600.00
Reinsurance,	730.57
Special deposits in other States in excess of present liabilities therein,	<u>Nothing.</u>
Total liabilities, except capital and surplus,	\$83,941.51
Capital stock,	200,000.00
* Surplus beyond all liabilities,	<u>31,065.85</u>
Total liabilities, including capital and surplus,	<u>\$315,007.36</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$176,632.74
Deduct reinsurance, rebate, abatement, and re- turn premiums,	<u>35,632.09</u>
Actual cash premiums,	\$140,990.65
Interest on mortgages of real estate,	756.50
Interest on loans and bonds, and dividends on stocks,	9,184.22
Rents,	425.04
Profit and loss account,	<u>Nothing.</u>
Actual cash income,	<u>\$151,356.41</u>
* NOTE. — The Department deducts from above surplus of the following items, to wit: —	\$31,065.85
Office furniture, fixtures, wages, etc.,	2,500.00
Surplus as made by the Department,	<u>\$28,565.85</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$14,101.17 occurring in previous years),.....	\$90,990.93
Deduct salvage and reinsurance.....	7,836.98
Net amount paid for losses,.....	\$83,653.95
Cash dividends,.....	11,000.00
Commissions and brokerage,.....	27,485.02
Salaries and fees,.....	17,211.00
Taxes,.....	2,949.62
All other payments,.....	10,308.23
Actual cash expenditure,.....	\$152,607.82

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....	\$19,153,172	\$204,444.41
Written or renewed during the year,.....	15,147,168	177,884.23
Totals,	\$34,300,340	\$382,328.64
Deduct those expired and marked off,.....	16,900,746	207,242.35
In force at the end of the year,.....	\$17,399,594	\$175,086.29
Deduct amount reinsured,.....	5,717,254	36,530.31
Net amount in force,.....	\$11,682,340	\$138,555.98

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$10,906,603	\$130,821.16	1-2	\$65,410.58
1894....	Two years,....	1,000	7.42	1-4	1.85
1895....		5,750	115.76	3-4	86.82
1893....	Three years,....	286,464	3,069.97	1-6	511.66
1894....		201,763	1,791.66	1-2	895.83
1895....		227,910	2,206.51	5-6	1,838.76
1892....	Four years,....	8,020	33.15	1-8	4.14
1893....		2,500	15.94	3-8	5.97
1891....	Five years,.....	41,495	440.61	1-10	44.06
1892....		835	53.80	3-10	16.14
Totals,.....		\$11,682,340	\$138,555.98	...	\$68,815.81

Premiums received since the organization of the Company,...	\$3,578,660 02
Losses paid since the Company organized,.....	1,776,729.86
Cash dividends paid stockholders,.....	516,000.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	70,700.00
Losses incurred during the year,.....	80,937.09
Amount loaned to officers and directors,.....	Nothing.
Amount loaned to stockholders not officers,.....	900.00
Largest amount written on any one risk,.....	15,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$237,796.00
Premiums received,.....	3,126.19
Losses paid,.....	878.18
Losses incurred,.....	863.18

FIRE ASSOCIATION OF PHILADELPHIA,

PHILADELPHIA, PA.

Commenced Business, September, 1817.

E. C. IRVIN, *President.*BENJAMIN T. HERKNES, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000.00
Whole amount of capital actually paid up in cash,.....	500,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,.	\$202,900.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	1,822,809.51
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$30,250 is in process of foreclosure),	69,020.00
Interest due and accrued on bond and mortgage loans,.....	40,764.44
Value of mortgaged premises,.....	\$2,708,416.00
Buildings (insured for \$1,891,829),.....	2,290,802.00
Total,.....	\$4,999,218.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS —		
State of Georgia, 4½ p. c., 1911-1915,.....	\$25,000.00	\$27,500.00
MUNICIPAL BONDS —		
City of Philadelphia, 6 p. c. loan, 1895-1904,.....	309,100.00	349,283.00
City of Camden, 7 p.c., cou., 1904,.....	1,500.00	1,755.00
City of Richmond, 4 p. c., ctf., 1902,.....	50,000.00	50,000.00
City of Richmond, 6 p. c., ctf., 1929,.....	25,000.00	28,500.00
City of Cincinnati, 7½ p.c., cou., 1902,.....	121,000.00	151,250.00
City of Cincinnati, 7½ p. c., cou., 1906,.....	4,000.00	
City of Altoona, 6 p.c., cou., 1900,.....	52,000.00	
City of Tacoma, water and light, 1913,.....	40,000.00	42,000.00
RAILROAD BONDS —		
Northern Central, 6 p. c., gen. m., cou., 1904,.....	168,000.00	194,880.00
Catawissa, 7 p. c., reg., 1900,...	10,000.00	11,300.00
Lehigh Valley, 7 p.c., reg., 1910,.....	32,000.00	43,520.00
Lehigh Valley, 6 p. c., reg., 1923,.....	100,000.00	124,000.00
Shamokin Valley & Pottsville, 7 p. c., cou., 1901,.....	20,000.00	22,800.00
Philadelphia & Erie, 5 p. c., reg., 1920,.....	100,000.00	118,000.00
Belt R.R. & Stock Yards, 6 p. c., 1st m., cou., 1911,.....	50,000.00	54,000.00
Louisville & Nashville, 6 p. c., gen. m., cou., 1930,.....	89,000.00	95,530.00
Texas & Pacific, 6 p. c., 1st m., cou., 1905, ..	13,000.00	13,650.00
Camden & Atlantic, 5 p. c., reg., 1911,.....	30,000.00	32,100.00
Penn., 6 p. c., gen. m., 1910,....	58,000.00	76,560.00
Penn., 6 p. c., con. m., 1905,...	50,000.00	60,000.00
Cin., Hamilton & Dayton, 5 p. c., reg., gen. m., gold, cou., 1942,.....	20,000.00	21,600.00
Cin., Dayton & Ironton, 5 p. c., 1st m., gold cou., 1941,.....	25,000.00	27,000.00
Chic., R. I. & Pac., 5 p. c., 1st m., ext. and col., cou., 1934, ..	25,000.00	26,500.00
Northern Pacific 6 p. c., 1st m., land grant, 1921,.....	25,000.00	29,375.00
North'n Pac., 6 p. c., 1st m., cou. (Pend d'Oreille div.), 1919,.....	7,000.00	7,210.00

	Par Value.	Market Value.
Philadelphia & Reading, 4 p. c., gen. m., cou., 1958,.....	20,000.00	15,000.00
Ohio River, 5 p. c., 1st m., cou., 1936,.....	25,000.00	25,000.00
Ev. & T. H., 5 p. c. 1st gen. m., gold, 1952,.....	50,000.00	54,300.00
Phil. City Pass., 5 p. c., 1910,...	50,000.00	53,500.00
Centralia & Chester, 5 p. c. 1st mort., gold, 1919,.....	50,000.00	45,000.00
Chicago & Erie, 5 p. c. 1st mort., gold, 1982,.....	35,000.00	38,500.00
Lynn & Boston, 5 p. c. 1st mort., gold, 1924,.....	25,000.00	25,750.00
Lehigh Valley Coal Co., 5 p. c. gold, 1933,.....	15,000.00	15,375.00
Newark Pass., 1st con. mort., gold, 1930,.....	20,000.00	21,200.00
Lehigh Val., 4½ p. c. reg., 1923,.	75,000.00	75,750.00
Terminal R. R. Assoc. of St. L., 1st con. mort., gold, 1944,....	50,000.00	50,000.00
RAILROAD STOCKS—		
Pennsylvania,.....	61,500.00	63,960.00
Phil., Germantown & Norrist'n.,	16,550.00	41,706.00
Chestnut Hill,.....	3,500.00	8,820.00
MISCELLANEOUS—		
Central Car Trust Co., 6 p. c. bds., 1900,.....	23,000.00	23,000.00
Port of Portland, Oregon, 5 p. c. gold bds., cou., 1922,.....	39,000.00	44,600.00
Penn. & New York Canal, 7 p. c. bds., cou., 1896,.....	8,000.00	8,160.00
Lehigh Coal & Navigation Co., 7 p. c. con. m. bds., 1911,....	100,000.00	134,500.00
Chamber of Commerce Ass'n, 6 p. c. bds., cou., 1898,.....	3,000.00	3,000.00
Underwriters' Protective Ass'n, of Newark, N. J., 5 p. c. reg. bds., 1902,.....	1,000.00	1,000.00
Fire Association stk.,.....	12,800.00	88,320.00
Philadelphia Bourse stk.,.....	1,000.00	400.00
Underwriters' Salvage Co. stk.,..	500.00	500.00
Totals,	\$2,127,950.00	\$2,498,014.00
		2,498,014.00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Portland University bds.,...	\$20,800.00	\$18,720.00	\$10,000.00	
Catawissa R. R. stk.,	2,500.00	2,325.00	2,000.00	
Penn. R. R. mort., 6 p. c.,	2,000.00	2,620.00	32,500.00	
North Penn. R. R., m., 7 p. c.,	1,000.00	1,240.00		
Northern Pacific R. R. bds.,	1,000.00	1,030.00		
Penn. R. R. stk.,.....	9,800.00	10,192.00		
Diamond State Iron Co. stk.,	10,000.00	10,000.00		
United N. J. R. R. stk.,...	3,700.00	8,732.00	10,000.00	
Camden Iron Works stk.,...	25,000.00	20,000.00		
Merchants Nat. Bank stk.,	33,300.00	33,300.00		
Phila. Traction Co. stk.,...	5,000.00	6,500.00		
Lehigh Valley R. R. stk.,...	5,000.00	3,600.00		
Union Traction Co. stk.,...	3,850.00	847.00	9,999.00	
Northern Pacific R. R.,....	10,000.00	350.00		
Fire Association stk.,.....	500.00	3,450.00		
Fire Association stk.,.....	650.00	4,485.00		
Ground rent, 3224 Oxf'd st.,	5,000.00	5,000.00	25,000.00	
" 3228 "	4,000.00	4,000.00		
" 3229 "	4,000.00	4,000.00		
" 1530 Nat. st.,	1,800.00	1,800.00		
" 1532 "	1,800.00	1,800.00		
" 1534 "	1,800.00	1,800.00	25,000.00	
" 3225 Oxf'd st.,	5,000.00	5,000.00		
Phila. Traction Co. stk.,...	25,000.00	32,500.00	25,000.00	
Totals,.....	\$182,500.00	\$183,291.00	\$92,099.00	92,099.00

Cash in Company's principal office,.....	10,509.11
Cash in bank,.....	300,641.20
Interest due and accrued on stocks and bonds,.....	22,717.75
Interest due and accrued on collateral loans,.....	476.36
Gross premiums in due course of collection,.....	516,384.24
Rents due and accrued,.....	330.05
Reinsurance due,.....	2,766.73
Salvage on losses paid,.....	1,810.67
Gross assets of the Company,.....	\$5,581,243.06
Deduct value of Company's own stock owned,.....	83,320.00
Assets of the Company at their actual value,.....	\$5,492,923.06

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$139,564.33
Losses reported and unadjusted,.....	140,530.73
Losses resisted,.....	51,370.68
Gross amount of unpaid losses,.....	\$331,465.74
Deduct reinsurance,.....	11,435.90
Net amount of unpaid losses,.....	\$320,029.84

Unearned premiums on risks, one year or less,	\$951,473.33
Unearned premiums on risks, more than one year,	903,144.92
Unearned premiums as computed above,	1,854,618.25
Reclaimable on perpetual policies,	1,924,533.29
Commissions and brokerage,	93,031.00
Taxes,	4,312.40
Return premiums,	57,328.10
Reinsurance,	24,416.04
Special deposits in other States in excess of present liabilities therein,	54,676.84
Total liabilities, except capital and surplus,	\$4,332,945.76
Capital stock, less 261 shares owned by the Company,	487,200.00
Surplus beyond all liabilities,	672,777.30
Total liabilities, including capital and surplus,	\$5,492,923.06

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$3,062,534.11
Deduct reinsurance, rebate, abatement, and return premiums,	588,973.30
Actual cash premiums,	\$2,473,560.81
Interest on mortgages of real estate,	111,262.09
Interest on loans and bonds, and dividends on stocks,	128,481.24
Rents,	3,907.32
From all other sources,	766.39
Deposit premiums received from perpetual risks,	\$63,961.25
Actual cash income,	\$2,717,977.85

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$235,410.40 occurring in previous years),	\$1,327,903.98
Deduct salvage and reinsurance,	50,274.44
Net amount paid for losses,	\$1,277,629.54
Cash dividends,	200,000.00
Commissions and brokerage,	521,914.95
Salaries and fees,	300,415.68
Taxes,	57,848.95
All other payments,	3,081.10
Deposit premiums returned during the year,	\$46,028.08
Actual cash expenditures,	\$2,360,890.22

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$317,102,414	\$3,434,033.05
Written or renewed during the year,.....	252,671,760	3,024,678.21
Totals,.....	\$569,774,174	\$6,458,711.26
Deduct those expired and marked off,.....	215,331,077	2,702,557.10
In force at the end of the year,.....	\$354,443,097	\$3,756,154.16
Deduct amount reinsured,.....	12,075,069	123,474.52
Net amount in force,.....	\$342,368,028	\$3,632,679.64

Perpetual Risks.

	Fire.	Deposits.
In force December 31, 1895,.....	\$87,156,784	\$2,085,582.48

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$142,375,389	\$1,902,946.66	1-2	\$951,473.33
1894....	Two years,.....	12,292,930	17,075.56	1-4	4,268.30
1895....		1,122,609	5,759.07	3-4	4,319.30
1893....	Three years,.....	24,866,204	279,135.33	1-6	46,522.55
1894....		44,344,527	344,329.53	1-2	172,164.76
1895....		57,935,241	411,617.45	5-6	343,014.55
1892....	Four years,.....	480,735	4,554.47	1-8	569.31
1893....		1,023,185	9,953.98	3-8	3,732.74
1894....		2,033,516	10,404.65	5-8	6,502.90
1895....		772,866	6,461.80	7-8	5,654.08
1891....	Five years,.....	11,340,093	130,307.05	1-10	13,030.71
1892....		11,936,059	138,509.44	3-10	40,552.83
1893....		9,910,922	121,829.07	1-2	60,914.54
1894....		10,605,013	114,591.33	7-10	80,213.93
1895....		11,329,739	135,204.25	9-10	121,683.83
Various,	Perpetual,.....	87,156,784	2,085,582.48	95-100	1,924,533.29
Totals,.....		\$429,524,812	\$5,718,262.12		\$3,779,151.54

Premiums received since the organization of the Company,...	\$38,136,527.81
Losses paid since the Company organized,.....	22,035,856.00
Cash dividends paid to stockholders,.....	4,979,762.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	40,250.00
Losses incurred during the year,.....	1,346,954.00
Loaned to stockholders not officers,.....	2,600.00
Largest amount written on any one risk,.....	20,000.00

Special deposits elsewhere for the exclusive protection of
policy-holders there :

State or Country.	Value of Deposit.	Total Lia- bilities therein.	Excess of Deposit.
Virginia,.....	\$28,500.00	\$20,318.28	\$8,181.72
Georgia,.....	27,500.00	25,019.09	2,480.91
Oregon,.....	56,280.00	12,265.79	44,014.21
Totals,.....	\$112,280.00	\$57,603.16	\$54,676.84

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$2,627,049.00
Premiums received,.....	30,590.39
Losses paid,.....	10,381.56
Losses incurred,....	7,407.84

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

Commenced Business, June, 1863.

DAVID J. STAPLES, *President.*

BERNARD FAYMONVILLE, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,.....	1,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$416,700.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	490,243.85
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$2,000.00 is in process of foreclosure),.....	2,000.00
Interest due and accrued on bond and mortgage loans,.....	6,220.31
Value of lands mortgaged,.....	\$1,096,000.00
Buildings (insured for \$182,950).....	297,800.00
Total,.....	\$1,393,800.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States Bonds, U. S. Reg. 4's, 1925,.....	\$25,000.00	\$29,312.50
RAILROAD STOCKS —		
California Street Cable,.....	100,000.00	105,000.00
Sutter Street,.....	44,000.00	44,000.00
RAILROAD BONDS —		
Omnibus Cable Co's.,.....	125,000.00	147,500.00
Market Street,.....	100,000.00	107,500.00
Powell Street,.....	15,000.00	17,100.00
Sutter Street,.....	50,000.00	55,000.00
Presidio and Ferries,.....	37,000.00	37,000.00
San Francisco and North Pacific,	20,000.00	20,000.00
BANK STOCKS —		
Bank of California,.....	6,000.00	13,920.00
First National, S. F.,.....	18,700.00	34,034.00
Anglo-California [50 p. c. paid up],.....	5,000.00	6,000.00
Oakland Bank of Savings [50 per cent. paid up],.....	22,500.00	29,250.00
California Safe Deposit and Trust Co's.,.....	30,000.00	33,600.00
Sather Banking Co's.,.....	34,000.00	25,500.00
MISCELLANEOUS —		
Oakland City Gas, Light, and Heat Co's bds.,.....	50,000.00	52,250.00
Stockton Gas and Electric Co's bds.,.....	30,000.00	30,450.00
San Diego Gas and Electric Light Co's bds.,.....	20,000.00	20,000.00
Riverside Water Co's bds.,.....	20,000.00	20,000.00
Baker City, Or., Water bds.,....	17,000.00	17,850.00
Pacific Rolling Mills bds.,....	14,000.00	14,350.00
Baker City, Or., School bds.,...	20,000.00	21,000.00
Palo Alto, Cal., School District bds.,.....	15,000.00	15,750.00
San Pascual, Cal., School Dis- trict bds.,.....	6,250.00	6,312.50
Olympic Club bds.,.....	5,000.00	5,000.00
Independence City, Or., bds.,...	3,000.00	3,000.00
Home Mutual Insurance Co's stk.,.....	298,600.00	600,000.00
California Street Cable R. R. Co's stk.,.....	100,000.00	105,000.00
Market Street Railway Co's stk.,	20,000.00	9,000.00
San Francisco and San Joaquin Valley Railway Co's stk.,....	4,000.00	4,000.00
Oakland Gas, Light and Heat Co's (20 p. c. paid) stk.,.....	13,006.00	32,500.00

	Par Value.	Market Val.	
San Francisco Gaslight Co's stk.,	5,000.00	3,600.00	
Pacific Gas Improvement Co's stk.,.....	40,000.00	33,400.00	
Spring Valley Water Co's stk.,...	60,000.00	58,500.00	
California Dry-Dock Co's stk.,...	65,600.00	24,600.00	
Pacific Rolling Mills stk.,.....	50,000.00	11,250.00	
Stockton Gas, Light, and Heat Co's stk.,.....	12,170.00	8,550.00	
San Francisco and San Joaquin Coal Co's stk.,.....	22,500.00	13,500.00	
Oakland Building and Loan Asso- ciation stk., ...	2,400.00	2,400.00	
Total,.....	\$1,425,720.00	\$1,710,979.00	1,710,979.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Bank of Sonoma Co., stk.,	\$5,000.00	\$5,500.00	\$4,000.00
Bank of Sonoma Co., stk.,	39,000.00	42,900.00	34,000.00
Blue Lakes Water Co's bds.,.....	5,000.00	5,000.00	2,500.00
Eagle Canning Co. stk.,,	5,000.00	1,500.00	801.65
California Safe Deposit and Trust Co., stk.,....	70,000.00	78,400.00	64,000.00
S. F. and San Joaquin Coal Co., stk.,	50,000.00	50,000.00	
Southern Pacific Milling Co., stk.,.....	50,000.00	37,500.00	15,000.00
Bank of Sonoma Co., stk.,	20,000.00	22,000.00	15,000.00
Bank of Sonoma Co., stk.,	1,800.00	1,980.00	1,000.00
California Street Cable Railroad Co., stk.,....	1,800.00	1,890.00	5,000.00
Pacific Gas Improvement Co., stk.,.....	3,400.00	5,508.00	
Pacific Telegraph and Tel- ephone Co., stk.,	10,000.00	4,800.00	
Oakland Gas, Light, and Heat Co., stk.,.....	4,000.00	10,000.00	7,000.00
School Dist. No. 1, Mult- nomah Co., Or., bds.,...	20,000.00	20,000.00	30,000.00
City of Albany, Linn Co., Or., bds.,	20,000.00	20,000.00	
School Dist. No. 1, Clack- amas Co., Or., bds.,....	5,500.00	5,500.00	
School Dist. No. 1, Forest Grove, Or., bds.,.....	4,500.00	4,500.00	
Total,.....	\$315,000.00	\$316,978.00	\$178,301.65

178,301.65

Cash in Company's principal office,.....	8,634.74
Cash in bank,.....	184,662.65
Interest due and accrued on stocks and bonds,.....	5,252.53
Interest due and accrued on collateral loans,.....	613.12
Gross premiums in due course of collection,.....	369,500.75
Bills receivable, not matured, taken for premiums,.....	40,491.40
Rents due and accrued,.....	35,495.88
Reinsurance due from other companies, warrants, etc.,....	
Assets of the Company at their actual value,.....	\$3,449,095.88

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$31,409.43	
Losses reported and unadjusted,.....	98,759.46	
Losses resisted,.....	11,650.00	
Gross amount of unpaid losses,.....	\$141,818.89	
Deduct reinsurance,.....	16,327.47	
Net amount of unpaid losses,.....		\$125,491.42
Unearned premiums on risks, one year or less,.....	\$475,935.64	
Unearned premiums on risks, more than one year,.....	687,611.29	
Unearned premiums on inland navigation risks,.....	79,369.54	
Unearned premiums on marine risks,.....	15,340.04	
Unearned premiums as computed above,.....		1,258,256.51
Commissions and brokerage,.....		28,450.91
All other demands against the Company,.....		89,376.72
Special deposit in Oregon in excess of present liability therein,.....		35,757.64
Total liabilities, except capital and surplus,.....	\$1,537,333.20	
Capital stock,.....	1,000,000.00	
Surplus beyond all liabilities,.....	911,762.68	
Total liabilities, including capital and surplus,.....		\$3,449,095.88

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$2,134,477.87	\$332,171.52	
Deduct reinsurance, rebate, abatement, and return premiums,..	675,369.11	150,381.34	
Actual cash premiums,...	\$1,459,088.76	\$181,790.18	\$1,640.878.94
Interest on mortgages of real estate, collateral loans, etc.,....			26,997.02
Interest on loans and bonds, and dividends on stocks,.....			104,459.24
Rents,.....			19,168.15
Actual cash income,.....			\$1,791,503.35

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (including			
\$151,580.54 occurring in pre-			
vious years),	\$836,914.44	\$216,549.62	
Deduct salvage and reinsurance, ..	112,851.47	92,863.33	
Net amount paid for losses,	\$724,062.97	\$123,686.29	\$847,749.26
Cash dividends,			120,000.00
Commissions and brokerage,			224,935.85
Salaries and fees,			179,027.74
Taxes,			30,701.61
All other payments,			154,065.84
Actual cash expenditure,			\$1,556,480.30

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre-		
ceding year,	\$199,631,332	\$2,587,001.20
Written or renewed during the year,	179,216,492	2,155,368.87
Totals,	\$378,847,824	\$4,742,370.07
Deduct those expired and marked off,	167,900,380	2,227,613.47
In force at the end of the year,	\$210,947,444	\$2,514,756.60
Deduct amount reinsured,	19,797,119	265,676.24
Net amount in force,	\$191,150,325	\$2,249,080.36

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	77,452,735	951,871.28	1-2	475,935.64
1894....	} Two years,	1,774,270	18,571.38	1-4	4,642.84
1895....		1,678,882	21,178.77	3-4	15,884.07
1893....		23,960,101	271,935.51	1-6	45,322.58
1894....	} Three years,	22,390,052	267,922.55	1-2	133,961.27
1895....		35,799,035	370,764.74	5-6	308,969.65
1892....		635,414	6,952.60	1-8	869.07
1893....	} Four years,	507,530	6,949.61	3-8	2,606.12
1894....		745,305	8,423.96	5-8	5,265.14
1895....		632,112	6,712.33	7-8	5,873.28
1891....	} Five years,	4,757,759	58,967.23	1-10	5,896.72
1892....		4,801,653	60,481.27	3-10	18,144.37
1893....		5,548,373	64,940.35	1-2	32,470.17
1894....		4,836,287	61,809.33	7-10	43,266.48
1895....		5,630,817	71,599.45	9-10	64,439.53
Totals,		\$191,150,325	\$2,249,080.36	....	\$1,163,546.93

Premiums received since the organization of the Company, ..	\$28,489,258.00
Losses paid since the Company organized,	14,370,424.00
Cash dividends paid stockholders,	2,536,060.00
Stock dividends declared,	100,000.00
Stock owned by directors at par value,	135,400.00
Losses incurred during the year (fire, \$717,879.84; marine and inland, \$119,160.51),	837,040.35
Loaned to officers and directors,	21,000.00
Loaned to stockholders not officers or directors,	64,000.00
Largest amount written on any one risk,	15,000.00

Special deposit elsewhere for the exclusive protection of
policy-holders there:--

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon,	\$50,000.00	\$39,242.36	\$10,757.64

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$2,407,460.10
Premiums received,	22,942.42
Losses paid,	12,732.19
Losses incurred,	13,986.41

FIREMEN'S INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, December, 1855.

DANIEL H. DUNHAM, *President.*

A. H. HASSINGER, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$700,000.00
Whole amount of capital actually paid up in cash,	600,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$122,516.01
Loans on bond and mortgage (first liens), not more than one year's interest due,	1,009,061.00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$2,500 is in process of foreclosure),	2,500.00
Interest due and accrued on bond and mortgage loans,	14,588.77
Value of lands and buildings mortgaged (buildings insured for \$1,331,210.00), \$2,443,975.00	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS —			
United States 4 p. c., 1896-8-9,...	\$30,000.00	\$30,950.00	
RAILROAD BONDS —			
M. & E., 1st con., 7 p. c., 1915,...	50,000.00	69,500.00	
O. & N. H. R. R., 6 p. c., 1905,...	40,000.00	44,000.00	
Essex Passenger, 6 p. c., 1905,...	24,000.00	26,400.00	
Lehigh Valley Terminal Co.,....	4,000.00	4,480.00	
RAILROAD STOCKS —			
Morris & Essex,.....	70,000.00	115,500.00	
Delaware, Lackawanna & West.,	60,000.00	95,700.00	
United N. J. R. R. & Canal Co.,	13,900.00	32,665.00	
BANK STOCKS —			
Newark City National,.....	20,000.00	31,000.00	
Second National,.....	20,000.00	28,000.00	
National Newark Banking Co.,...	20,000.00	33,000.00	
National State,.....	32,500.00	50,375.00	
Essex County National,.....	20,000.00	50,000.00	
German National,.....	4,200.00	8,190.00	
Manufacturers National,.....	10,000.00	14,400.00	
MISCELLANEOUS —			
E. Orange Township, 6 p. c., bds.,	322.29	322.29	
Newark Fire Insurance Co., stk.,	5,000.00	7,000.00	
Patterson Gas Light Co., stk.,...	10,000.00	12,000.00	
Newark Gas Light Co., stk.,....	50,000.00	62,500.00	
Newark Gas Co., stk.,.....	11,850.00	10,665.00	
U. P. Ass'n, 5 p. c., m. bds., 1902,	1,000.00	1,000.00	
Mont. Gas & W., 5. c., bds., 1903,	5,000.00	5,000.00	
Newark City Water, bds.,.....	25,000.00	25,750.00	
Atlantic City Water, bds.,.....	22,000.00	25,080.00	
Newark & Rosendale Lime & Cement Co.,.....	4,000.00	2,800.00	
Totals,.....	\$567,772.29	\$805,027.29	805,027.29
Cash in Company's principal office,.....			1,414.88
Cash in bank,.....			7,586.20
Interest due and accrued on stocks and bonds,			6,776.00
Gross premiums in due course of collection,.....			35,186.45
Rents due and accrued,.....			300.00
Salvage due on loss already paid,.....			Nothing.
Gross assets,.....			\$2,004,956.60

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$4,391.41	
Losses reported and unadjusted,.....	12,178.57	
Losses resisted,.....	9,084.23	
Gross amount of unpaid losses,.....	\$25,654.21	
Deduct reinsurance,.....	Nothing.	
Net amount of unpaid losses,		\$25,654.21
Unearned premiums on risks, one year or less,..	\$105,824.52	
Unearned premiums on risks more than one year,	153,353.92	
Unearned premiums as computed above,.....		259,178.44
Commissions and brokerage,.....		5,543.93
Principal unpaid on scrip or certificates of profits,.....		1,905.00
Interest due and remaining unpaid,.....		500.55
Return premiums,.....		3,079.14
Reinsurance,.....		550.32
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$296,411.59
Capital stock,.....		600,000.00
* Surplus beyond all liabilities,.....		1,108,545.01
Total liabilities, including capital and surplus,		\$2,004,956.60

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$347,549.81	
Deduct reinsurance, rebate, abatement, and return premiums,	36,015.14	
Actual cash premiums,.....		\$311,534.67
Interest on mortgages of real estate,.....		49,629.51
Interest on loans and bonds, and dividends on stocks,.....		38,069.17
Rents,.....		8,823.77
Actual cash income,.....		\$408,057.12

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$20,604.71 occurring in previous years),.....	\$156,862.60	
Deduct salvage and reinsurance,.....	9,698.11	
Net amount paid for losses,.....		\$147,164.49
Cash dividends,.....		72,000.00
Scrip or certificates of profit redeemed in cash,.....		5.20
Commissions and brokerage,.....		53,134.39
Salaries and fees,.....		23,851.89
Taxes,.....		13,157.86
All other payments,.....		16,082.82
Actual cash expenditure,.....		\$325,396.65

* NOTE. — The Department deducts from above surplus of \$1,108,545.01 the following item, to wit:—

Fire insurance stock owned,	7,000.00
Surplus as made by the Department,	\$1,101,545.01

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....	\$57,706,017	\$505,143.10
Written or renewed during the year,.....	36,593,193	360,700.14
Totals,.....	\$92,299,210	\$865,843.24
Deduct those expired and marked off,.....	36,376,039	342,891.81
In force at the end of the year,.....	\$55,923,171	\$522,951.43
Deduct amount reinsured,.....	1,009,569	8,957.46
Net amount in force,.....	\$54,913,602	\$513,993.97

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,.	\$20,660,397	\$211,649.05	1-2	\$105,824.52
1894....	Two years,.....	86,791	454.09	1-4	113.52
1895....		82,985	622.50	3-4	466.87
1893....	Three years,.....	9,349,415	73,617.13	1-6	12,269.52
1894....		7,821,454	65,627.18	1-2	32,813.59
1895....		9,700,075	86,637.54	5-6	72,197.95
1892....	Four years,.....	87,600	735.00	1-8	91.88
1893....		111,600	841.08	3-5	315.40
1894....		59,386	441.72	5-8	276.07
1895....		102,450	1,006.75	7-8	880.90
1891....	Five years,.....	1,528,297	15,505.10	1-10	1,550.51
1892....		1,647,924	17,943.29	3-10	5,382.98
1893....		1,443,298	15,123.11	1-2	7,561.55
1894....		1,012,523	9,890.98	7-10	6,923.68
1895....		1,219,407	13,899.45	9-10	12,509.50
Totals,.....		\$54,913,602	\$513,993.97	....	\$259,178.44

Premiums received since the organization of the Company...	\$7,114,349.29
Losses paid since the Company organized,.....	3,405,436.26
Cash dividends paid stockholders,.....	1,542,500.00
Stock dividends declared,.....	450,000.00
Stock owned by the directors at par value,.....	205,560.00
Losses incurred during the year,.....	147,371.06
Largest amount written on any one risk,.....	20,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$2,163,120.25
Premiums received,.....	18,082.83
Losses paid,.....	6,361.76
Losses incurred,.....	5,474.95

FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, June, 1829.

JAMES W. McALLISTER, *President*.EZRA T. CRESSON, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$400,000.00
Whole amount of capital actually paid up in cash,.....	400,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$279,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	233,808.00
Interest due and accrued on bond and mortgage loans,.....	3,507.12
Value of property mortgaged (insured for \$375,733.34),.....	\$752,445.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL AND COUNTY BONDS—		
Borough of Beaver, Penn., 5 p. c., 1895-1912,.....	\$22,600.00	\$23,730.00
City of Sandusky, O., 5 p. c., 1896-1922,.....	55,000.00	61,600.00
City of Springfield, Ill., 5 p. c., 1900-1907,.....	9,000.00	9,180.00
City of Day, O., 5 p. c., 1912-1919,	25,000.00	28,500.00
Borough of Sewickly, Penn., school, 5 p. c., 1895-1915,....	24,500.00	25,725.00
Borough of Sewickly, Penn., water, 5 p. c., 1903,.....	2,000.00	2,100.00
Monongahela City, Penn., 5 p. c., 1914,.....	18,000.00	19,440.00
City of Cam., N. J., 4 p. c., 1902-9,	40,000.00	41,200.00
City of Cam., N. J., 4 p. c., 1911,	5,000.00	5,150.00
City of Col., O., 4½ p. c., 1902, via,.....	25,000.00	26,000.00
City of Col., O., 5 p. c. water, 1901,	25,000.00	25,750.00

	Par Value.	Market Value.
City of Quincy, Ill., 4½ p c., 1906,	19,000.00	19,000.00
Phil'a city, 6 p. c., 1895-1900....	4,100.00	4,305.00
Gloucester Co., N.J., 4 p. c.,....	11,000.00	11,000.00
Bor. of Downingtown, Pa., water, 4½ p. c., 1924,	10,000.00	10,500.00
City of Lancaster, Pa., school, 4 p. c., 1905,.....	4,000.00	4,160.00
RAILROAD BONDS —		
Pittsb'g, Chartiers & Youhiogh'y, 6 p. c., 1902,.....	50,000.00	55,000.00
Penn. cons. sterling, 6 p. c., 1905,	70,000.00	81,900.00
Shamokin, Sunbury & Lewis- burg, 1st m., 5 p. c., 1912,....	10,000.00	10,200.00
Chartiers, coup., 7 p. c., 1901,...	6,000.00	6,900.00
Penn. & N. Y. Canal, coup., 7 p. c., 1806,.....	50,000.00	61,500.00
Wilm'gton & Weldon, gold, 7 p. c., 1897,.....	50,000.00	52,500.00
Jacks'nv'le, Louisv'le & St. Louis, 1st mort., 5 p. c., 1940,.....	11,000.00	3,300.00
Lehigh Val., 1st m., reg., 6 p. c., 1898,.....	11,000.00	11,550.00
Huntington & Broad Top, 1st m., ext., 4 p. c., 1920,.....	29,000.00	29,870.00
No. Penn., 1st m., 7 p. c., 1896,	4,000.00	4,080.00
Lehigh Val., cons., ster. gold, 6 p. c., 1897,.....	17,000.00	17,000.00
Lehigh Val., 2d m., reg., 7 p. c., 1910,.....	25,000.00	33,750.00
Penna., g. m., reg., 6 p.c., 1910,	19,000.00	25,080.00
Pennsylvania, coup., 6 p.c., 1910,	42,000.00	55,440.00
Penna. & N.Y. Canal, 5 p.c., 1939,	10,000.00	10,900.00
Phil., Wil. & B., 6 p. c., 1900,..	3,000.00	3,270.00
Phil. & Erie, 4 p. c., 1920,.....	10,000.00	10,400.00
Phila., Wil. & B., deb., 4 p. c., 1922,.....	15,000.00	15,600.00
Belvidere Del. R., cons., m., 4 p. c., 1927,.....	21,000.00	21,000.00
Phila., Wil. & B., reg., 4 p. c., 1917,.....	10,000.00	10,400.00
Northern Pacific, Missouri Div., 1st mort., 6 p. c., 1919,.....	6,000.00	6,120.00
Iowa City & Western, 1st m., 7 p. c., 1909,.....	20,000.00	20,600.00
Del. & B. Brook, 6 p. c., 1899,..	8,000.00	8,400.00
Chic. & West. Ind., 1st m., 6 p.c., 1919,.....	10,000.00	10,600.00
Penn. R. R. Col. Trust Loan, 4½ p. c., 1913,.....	30,000.00	32,400.00

	Par Value.	Market Value.
C. & C. M., 1st m., ext., 4½ p. c., 1939,.....	25,000.00	18,750.00
St. Paul, Minn. & Man., 1st m., gold, 7 p. c., 1909,.....	2,000.00	2,200.00
B. & P., 1st m., s. f., g., 6 p. c., 1911,.....	75,000.00	91,500.00
B. & P., 1st m., Tunnel Road, g., 6 p. c., 1911,.....	50,000.00	62,000.00
Penna. & N. Y. Canal & R. R., 7 p. c., Series A, 1896,.....	54,000.00	55,080.00
West Jersey, 7 p. c., 1899,.....	14,900.00	15,400.00
Connecting, 6 p. c., 1901,.....	20,000.00	22,000.00
E. & A., 1st m., 5 p. c., 1920,...	25,000.00	27,250.00
Lehigh Valley, 1st m., coup., 6 p. c., 1898,.....	40,000.00	42,000.00
Elmira & Will'msp't, 5 p. c., ...	10,000.00	10,500.00
N. Y., L. & W., 6 p. c., 1921,...	25,000.00	33,750.00
West Jersey, cons., m., 6 p. c., 1909,.....	25,000.00	30,000.00
N. Y. Cen., ext., 4 p. c., 1905,...	25,000.00	26,000.00
Harrisb'g, Portsm'th, Mt. Joy & Lancaster, ext., 4 p. c., 1913,...	25,000.00	26,750.00
Northern Central, 2d m., 5 p. c., Series B, 1926,.....	15,000.00	17,250.00
Steubenville & Ind., 1st m., ext., 5 p. c., 1914,.....	60,000.00	66,600.00
Camden & Atlantic, cons., 6 p.c., 1911,.....	15,000.00	18,000.00
North Central, cons., gen'l m., ster'g gold, 6 p. c., 1904,.....	12,000.00	12,360.00
Phila. & Erie, gold, 5 p. c., 1920,	10,000.00	11,800.00
Baltimore & O., 4 p. c., ext., 1935,	25,000.00	25,500.00
Northern Central, cons., 4½ p. c., 1925,.....	10,000.00	10,700.00
River Front, 1st m., 4½ p.c., 1912,	16,000.00	16,000.00
Camden & Atlantic Co., cons., 5 p. c., 1911,.....	11,000.00	11,550.00
Phila. & Read., imp. m., 6 p. c., 1897,.....	50,000.00	52,000.00
St. L., Vandalia & Terra Haute, 7 p. c., 1898,.....	14,000.00	14,840.00
Pittsb'gh, Cin. & St. Louis, reg., 7 p. c., 1900,.....	52,000.00	60,320.00
Northern Central, cons. m., gold, 6 p. c., 1900,.....	15,000.00	16,500.00
Northern Central. gen'l m., gold, 6 p. c., 1904,.....	14,000.00	16,380.00
Phila. & Read., ext., 5 p.c., 1933,	41,000.00	48,790.00
Lehigh Val., annuity, reg., 4½ p.c.,	65,000.00	66,300.00
Lehigh Val., annuity reg., 6 p. c.,	35,000.00	41,100.00

	Par Value.	Market Value.
Susquehanna Coal Co., 6 p. c., 1911,.....	10,000.00	11,800.00
Phila. & Bal. Cen., 5 p. c., 1911,.	1,000.00	1,060.00
Warren & Franklin, 7 p. c., 1896,	15,000.00	15,450.00
Pittsburgh, Cinc. & St. Louis, coup., 7 p. c., 1900,.....	7,000.00	8,120.00
Jacksonville Southeastern, 1st m., 6 p. c., 1910,.....	4,000.00	3,000.00
B. & O. (Parkersburg Br.), 6 p.c., 1919,.....	24,000.00	28,320.00
Alleghany Val. Co., 7 p. c., 1910,	25,000.00	32,500.00
Phila. Trac. Co., col. trust, gold, 4 p. c., 1917,.....	36,000.00	37,080.00
Penna. & N. Y. Canal & R. R. Co., 4 p. c., 1939,.....	3,000.00	2,850.00
RAILROAD STOCKS—		
Philadelphia, Wil. & Baltimore,.	6,250.00	7,500.00
Mine Hill & Schuylkill Haven,...	25,000.00	35,000.00
BANK STOCKS—		
First National of Philadelphia,...	5,000.00	10,000.00
Southwark National,.....	5,000.00	10,000.00
Independence National,.....	5,000.00	6,250.00
MISCELLANEOUS—		
Lehigh Coal & Nav. Co. loan, 6 p.c. bds., 1897,.....	10,000.00	10,400.00
Lehigh Coal & Nav. Co., Collat. Trust, 4½ p.c., 1905,.....	25,000.00	26,250.00
Lehigh Valley Coal Co., 5 p.c., ser. 1910,.....	20,000.00	20,400.00
Penn. Salt Mfg. Co., 5 p.c. bds., 1900,.....	47,000.00	47,000.00
Penn. Co. for Ins. on Live stock, Phil., Wil. & Balt. Trust cer. 4 p.c., 1921,.....	2,500.00	12,000.00
Continental Hotel pfd. stk.,.....	25,000.00	25,500.00
Girard Pt. Storage, 3½ p.c. bds. 1940,.....	5,000.00	7,000.00
Philadelphia Bourse stk.,.....	50,000.00	44,000.00
Delaware R. Ferry Co. gold c. 5 p.c., 1921,.....	500.00	400.00
Totals,.....	10,000.00	10,300.00
	\$2,077,450.00	\$2,299,450.00 2,299,450.00

Loans on Collateral.

	Par Val.	Mar. Val.	Amt. Loaned.
Phila. & Reading R.R. Co. 3d pfd. 5 p. c.,.....	\$13,000	\$780.00	\$25,000
Phila. & Reading R. R. Co., gen. mort. 4 p. c. trust cert.,	6,000	4,560.00	
Electric & Peoples' Traction Co. 4 p. c.,.....	4,000	2,720.00	
Newark Pass. R. W. Co. 1st mort. 5 p. c.,.....	3,000	3,180.00	
Pennsylvania Canal Co. 6 p.c.	1,000	517.50	
Missouri, Kansas & Texas R.R. Co. 2d mort. 4 p. c.,.....	1,000	570.00	
Texas & Pacific R. R. Co. stk.,	62,500	5,000.00	
U. P., Den. & Gulf R.R. Co. stk.,	25,000	1,625.00	
North American Co. stk.,.....	30,000	1,275.00	
Union Traction Co. receipts, \$5 paid,.....	1,500	3,375.00	
Northern Pacific R.R. Co. stk.,	10,000	350.00	
L. Erie & West. R.R. Co. stk.,	10,000	1,950.00	
L., N. A. & C. R.R. Co. stk.,	10,000	750.00	
L., N. A. & C. R.R. Co. pfd. stk.	5,900	1,121.00	
H. & B. Top Mt. R.R. Co. stk.	1,000	600.00	
Southern Ry. Co. pfd. stk.,...	700	196.00	25,000
W. N. Y. & P. R.R. Co. 2d m.	18,000	5,490.00	
Phila. & Reading R.R. Co. gen'l mort. 4 p. c. trust cer.,	4,000	3,040.00	
Sunbury, Hazleton & Wilkes Barre R.R. Co. 1st m. 5 p. c.	3,000	3,210.00	
Electric & Peoples' Traction Co. 4 p. c.,....	2,000	1,360.00	
Missouri, Kansas & Texas R.R. Co. 2d m. 4 p. c.,.....	2,000	1,140.00	
N. P. R.R. Co. 1st m. 6 p. c.,	1,000	1,150.00	
N. Y., Phila. & Norfolk R.R. Co. 6 p. c.,.....	1,000	1,075.00	
North American Co. stk.,.....	95,000	4,037.50	
P., C., C. & St. L. R.R. Co. stk.	30,000	4,350.00	
Union Pacific R.R. Co. stk.,...	10,000	387.50	
St. Louis S. W. R.R. Co. stk.,	10,000	500.00	
Choctow, Oklahoma & Gulf R.R. Co. stk.,.....	5,000	1,300.00	
Southern Ry. stk.,.....	8,000	720.00	
Elmira & Williamsport R.R. Co., pfd. stk.,.....	2,250	2,970.00	
A., T. & S. Fe R.R. Co. stk.,.	2,500	350.00	
Hestonville P. Ry. Co. pfd. stk.	500	615.00	
Guar. T. & S. Deposit Co. stk.	500	920.00	

	Par Val.	Market Val.	Amt. Loaned.
Citizens P. Ry., Indianapolis,			
Ind., 5 p. c.,.....	3,000	2,610.00	50,000
United Gas Improve. Co. stk.,	20,000	32,400.00	
Metropolitan Traction Co. stk.,	20,000	20,000.00	
Philadelphia Traction Co. stk.,	5,000	6,525.00	
C., I., St. L. & Chic. R.R. Co.			
1st 4 p. c.,.....	40,000	38,000.00	40,000
N. Y. & L. B. R.R. Co. 5 p. c.,	10,000	11,000.00	
Philadelphia Traction Co. stk.,	25,000	32,625.00	25,000
Record Publishing Co. stk.,...	15,000	30,000.00	12,500
Record Publishing Co. reg.			
6 p. c.,.....	15,000	15,000.00	10,000
13th & 15th Sts. P. Ry. Co. stk.	2,850	13,224.00	10,000
Totals,.....	\$535,200	\$262,568.50	\$197,500
			197,500.00

Cash in Company's principal office,...	3,057.84
Cash in bank,.....	86,693.43
Interest due and accrued on collateral loans,.....	1,312.26
Gross premiums in due course of collection,.....	65,222.93
Assets of the company at their actual value,	\$3,169,551.58

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$15,713.82
Losses reported and unadjusted,.....	27,176.23
Losses resisted,.....	1,500.00
Gross amount of unpaid losses,.....	\$44,390.05
Deduct reinsurance,.....	2,880.63
Net amount of unpaid losses,.....	\$41,509.42
Unearned premiums on risks, one year or less, ..	\$163,621.13
Unearned premiums on risks, more than one year,.....	291,229.87
Unearned premiums as computed above,.....	454,851.00
Reclaimable on perpetual fire policies,.....	1,193,448.62
Commissions and brokerage,.....	8,838.90
Cash dividends to stockholders remaining unpaid,.....	410.00
Special deposits in other states in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital and surplus,...	\$1,699,057.94
Capital stock,.....	400,000.00
Surplus beyond all liabilities,.....	1,070,493.64
Total liabilities, including capital and surplus,.....	\$3,169,551.58

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$588,497.97	
Deduct reinsurance, rebate, abatements, and re- turn premiums,.....	104,601.57	
Actual cash premiums,		\$483,896.40
Interest on mortgages of real estate,.....		14,842.73
Interest on loans and bonds, and dividends on stock,.....		120,519.64
Rents,.....		8,245.79
From all other sources,.....		1,504.50
Deposit premiums received from perpetual risks, .	\$12,313.00	
Actual cash income,.....		\$629,009.06

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$——— occurring in previous years),.....	\$294,162.67	
Deduct salvage and reinsurance,.....	15,740.37	
Net amount paid for losses,.....		\$278,422.30
Cash dividends,.....		99,890.00
Commissions and brokerage,.....		88,278.93
Salaries and fees,.....		38,140.00
Taxes,		20,960.98
All other payments,.....		89,530.11
Deposit premiums returned on perpetual risks, .	\$38,116.13	
Actual cash expenditure,.....		\$615,222.32

VI. MISCELLANEOUS.

Risks and Premiums (including Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,	\$142,466,307	\$2,291,768.53
Written or renewed during the year,.....	50,781,101	602,290.46
Totals,	\$193,247,408	\$2,894,058.99
Deduct those expired and marked off,.....	54,339,112	674,139.45
In force at the end of the year,.....	\$138,908,296	\$2,219,919.54
Deduct amount reinsured,.....	3,370,004	38,375.18
Net amount in force,.....	\$135,538,292	\$2,181,544.36

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year Written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$26,598,404	\$327,242.26	1-2	\$163,621.00
1894....	} Two years,.....	224,379	2,023.57	1-4	505.00
1895....		167,336	994.39	3-4	745.00
1893....		11,494,102	120,016.77	1-6	20,002.00
1894....	} Three years,...	10,487,039	112,542.09	1-2	56,271.00
1895....		11,494,909	120,621.40	5-6	100,517.00
1892....		68,122	368.54	1-8	46.00
1893....	} Four years,.....	132,062	1,080.09	3-8	405.00
1894....		136,925	1,150.74	5-8	719.00
1895....		113,275	678.40	7-8	593.00
1891....	} Five years,.....	4,407,297	55,139.66	1-10	5,513.00
1892....		4,533,643	52,517.75	3-10	15,755.00
1893....		4,118,266	47,452.84	1-2	23,726.00
1894....	} Five years,.....	3,606,058	40,429.01	7-10	28,300.00
1895....		3,588,501	42,362.98	9-10	38,126.00
Various,	Perpetual,.....	57,737,973	1,295,299.05	...	1,193,448.00
Totals,		\$138,908,291	\$2,219,919.54	...	\$1,648,291.00

Premiums received since the organization of the Company,...	\$30,230,371.57
Losses paid since the Company organized,.....	16,114,023.09
Cash dividends paid stockholders,.....	5,384,000.00
Stock owned by the directors at par value,.....	22,500.00
Losses incurred during the year,.....	293,366.39
Largest amount written on any one risk,.....	15,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,280,582.60
Premiums received,.....	13,609.38
Losses paid,.....	1,588.60
Losses incurred,.....	2,026.17

GERMAN-AMERICAN INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, March, 1872.

EMIL OELBERMANN, *President.*WILLIAM S. NEWELL, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,	1,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$25,000.00
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States reg. 4 p. c.,	\$50,000.00	\$54,500.00
United States reg. 4 p. c.,	150,000.00	174,000.00
United States cou. 4 p. c.,	100,000.00	109,000.00
United States cur. 6 p. c.,	15,000.00	15,000.00
United States cur. 6 p. c.,	10,000.00	10,200.00
United States cur. 6 p. c.,	75,000.00	78,000.00
United States cur. 6 p. c.,	51,000.00	54,570.00
United States cou. 5 p. c.,	300,000.00	337,500.00
MUNICIPAL BONDS—		
N. Y. City, adl. water, 3 p. c., . . .	512,500.00	512,500.00
N. Y. City, adl. water, 3½ p. c., . . .	50,000.00	51,750.00
N. Y. City, dock 3 p. c.,	200,000.00	200,000.00
N. Y. City sch. house, 3 p. c., . . .	115,284.00	115,284.00
N. Y. City sch. house 3 p. c., . . .	50,000.00	50,000.00
Brooklyn City 3 p. c.,	75,000.00	71,625.00
Brooklyn City sch. build. 3½ p. c., . .	100,000.00	102,000.00
St. Louis, Mo., 4 p. c.,	100,000.00	106,000.00
Portland, Ore., water, 5 p. c., . . .	50,000.00	53,250.00
Atlanta, Ga., 4½ p. c.,	25,000.00	25,000.00
Nashville, Tenn., water, 4½ p. c., . .	25,000.00	25,000.00

	Par Value.	Market Value.
RAILROAD BONDS —		
Albany & Susquehanna, 1st 6 p. c.,	75,000.00	87,750.00
Chicago, Rock Island & Pacific,		
1st 6 p. c.,	50,000.00	64,500.00
Chicago, Rock Island & Pacific,		
1st 5 p. c.,	100,000.00	100,000.00
Chic., Mil. & St. Paul, I. & D.		
7 p. c.,	30,000.00	36,900.00
Chic. Mil. & St. Paul, La Crosse,		
5 p. c.,	60,000.00	60,000.00
Chic., Mil. & St. Paul, C. & P.		
W. 5 p. c.,	30,000.00	32,700.00
Chic. & Northwestern, 5 p. c.,	69,000.00	74,175.00
Chic. & Northwestern, 6 p. c.,	40,000.00	44,400.00
Chic. & Northwestern, 5 p. c.,	25,000.00	27,000.00
Chic. & Northwestern, 5 p. c.,	20,000.00	20,600.00
Chicago, Burlington & Quincy,		
Debenture 5 p. c.,	55,000.00	55,000.00
Chic., Burlington & Quincy, Chi.		
and Ia. 5 p. c.,	100,000.00	106,000.00
Central Pacific, 6 p. c.,	50,000.00	49,000.00
Col., Hock. Valley & Toledo, 5		
p. c.,	25,000.00	20,750.00
Col. & Ninth Ave., 1st 5 p. c., ..	5,000.00	5,700.00
Erie, 1st 7 p. c.,	116,000.00	151,960.00
Hannibal & St. Joseph, 1st 6 p. c.,	25,000.00	29,500.00
Little Miami, 1st 5 p. c.,	25,000.00	27,500.00
Louis. & Nash. & Mo. & Mont-		
gomery, joint 4½ p. c.,	100,000.00	105,000.00
Louis. & Nash., gen. 6 p. c. bds.,	24,000.00	26,640.00
Montana Cen., 1st 6 p. c.,	25,000.00	28,500.00
N. Y., N. H. & Hartford, 4 p. c.		
con deb. cert's.,	19,500.00	26,520.00
Nash., Chat. & St. Louis, 1st		
5 p. c.,	25,000.00	24,625.00
N. Y., Lackawanna & Western,		
1st 6 p. c.,	100,000.00	132,000.00
N. Y., Susquehanna & Western,		
1st 5 p. c.,	25,000.00	25,000.00
N. Y. Central, 5 p. c.,	100,000.00	106,000.00
N. Y., Chic. & St. Louis, 1st		
4 p. c.,	45,000.00	46,125.00
N. Y., Lake Erie & Western, 5		
p. c.,	25,000.00	16,500.00
Pennsylvania Co., 4½ p. c.,	12,000.00	13,200.00
Pennsylvania Co., 4½ p. c.,	43,000.00	47,730.00
St. Paul, Minn. & Manitoba, 6		
p. c.,	30,000.00	35,400.00

	Par Value.	Market Value.
St. Paul, Minn. & Man., Mon. ext. 1st 4 p. c.,.....	25,000.00	21,500.00
Syracuse, Binghamton & N. Y., 1st 7 p. c.,.....	30,000.00	37,500.00
Wabash, 1st 5 p. c.,.....	60,000.00	62,100.00
Allegheny street, 5 p. c.,.....	25,000.00	25,000.00
Minn. L. & M. street, 5 p. c.,....	25,000.00	22,500.00
Troy (N. Y.) City, 5 p. c.,.....	25,000.00	26,875.00
RAILROAD STOCKS —		
Albany & Susquehanna,.....	10,000.00	17,000.00
Clev., Cin., Chic. & St. Louis,..	40,000.00	34,000.00
Cayuga & Susquehanna,..	30,000.00	41,100.00
Chicago, Milwaukee & St. Paul,	60,000.00	75,600.00
Chicago & Northwestern,.....	50,000.00	72,500.00
Detroit, Hillsdale & Southwest'n,	20,000.00	18,800.00
Morris & Essex,.....	60,000.00	97,800.00
New York & Harlem,.....	131,650.00	362,037.00
N. Y., New Haven & Hartford,.	49,000.00	87,220.00
N. Y., Lackawanna & Western,.	20,000.00	23,300.00
Pennsylvania,....	127,500.00	131,962.00
Rensselaer & Saratoga,.....	50,000.00	89,000.00
St. Paul, Minn. & Manitoba,....	30,000.00	33,000.00
BANK STOCKS —		
American Exchange National,..	10,000.00	16,600.00
Central National,.....	20,000.00	23,000.00
National Bank of Commerce,....	47,300.00	97,438.00
Fourth National,.....	20,000.00	34,000.00
German-American,.....	16,575.00	18,564.00
MISCELLANEOUS —		
Edson Elect. Ill. Co., N. Y., bds.,	25,000.00	26,500.00
Consolidated Gas Co. stk.,.....	100,000.00	148,000.00
N. Y. Mutual Gas Light Co., stk.,	30,000.00	66,900.00
Standard Oil Trust stk.,.....	70,000.00	137,900.00
Western Union Tel. Co. stk.,....	44,000.00	36,960.00
Underwriters' Protective Ass'n of Newark, N. J., 5 p. c. bds.,	1,000.00	1,000.00
West. Union Tel. Co. 5 p. c. bds.,	25,000.00	26,375.00
Maryland Steel Co. 5 p. c. bds.,.	50,000.00	48,500.00
Totals,	\$4,854,309.00	\$5,732,385.00
		5,732,385.00
Cash in Company's principal office,.....		5,693.04
Cash in bank,.....		390,981.05
Interest due and accrued on stocks,.....		7,307.67
Gross premiums in due course of collection,.....		418,702.32
Gross assets of the Company,.....		\$6,580,069.08

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$66,878.99	
Losses reported and unadjusted,.....	245,880.87	
Losses resisted,.....	59,615.08	
Gross amount of unpaid losses,.....	\$372,374.94	
Deduct reinsurance,.....	3,643.84	
Net amount of unpaid losses,.....		\$368,731.10
Unearned premiums on risks, one year or less,..	\$1,091,482.71	
Unearned premiums on risks, more than one year,.....	1,500,420.17	
Unearned premiums as computed above,.....		\$2,591,902.88
Commissions and brokerage,.....		100,687.50
Due for salaries, etc.,		8,264.89
Return premiums,.....		3,610.60
Reinsurance,.....		93,785.49
Special deposits in other States in excess of present liabilities therein,.....		37,303.17
Total liabilities, except capital, special funds, and surplus,.....		\$3,204,285.63
Capital stock,.....		1,000,000.00
Special reserve fund of stockholders,.....		500,000.00
Guaranty surplus fund,.....		500,000.00
Surplus beyond all liabilities,.....		1,375,783.45
Total liabilities, including capital, special funds, and surplus,.....		\$6,580,069.08

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$3,618,434.21	
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	878,251.88	
Actual cash premiums,.....		\$2,740,182.33
Interest on loans and bonds, and dividends on stocks,.....		256,100.86
Actual cash income,.....		\$2,996,283.19

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$369,847.26 occurring in previous years),....	\$1,769,824.07	
Deduct salvage and reinsurance,.....	243,735.93	
Net amount paid for losses,		\$1,526,088.14
Cash dividends,.....		200,000.00
Commissions and brokerage,.....		497,813.94
Salaries and fees,.....		179,528.79
Taxes,.....		72,110.08
All other payments,.....		279,719.58
Actual cash expenditure,		\$2,755,260.53

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$583,367,224	\$5,679,253.69
Written or renewed during the year,.....	353,729,637	3,706,619.78
Totals,	\$937,096.861	\$9,385,873.47
Deduct those expired and marked off,.....	395,271,624	4,055,283.11
In force at the end of the year,.....	\$541,825,237	\$5,330,590.36
Deduct amount reinsured,	9,540,415	111,055.97
Net amount in force,.....	\$532,284,822	\$5,219,534.39

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less, ..	\$197,802,018	\$2,182,965.43	1-2	\$1,091,482.71
1894....	Two years,.....	2,098,022	19,502.91	1-4	4,875.73
1895....		3,630,777	32,678.02	3-4	24,508.51
1893....	Three years,.....	78,765,884	633,860.04	1-6	105,643.34
1894....		79,716,611	622,792.60	1-2	311,396.30
1895....		74,668,871	655,707.32	5-6	546,422.76
1892....	Four years,.....	989,673	10,562.75	1-8	1,320.34
1893....		1,181,337	11,819.11	3-8	4,432.17
1894....		985,281	8,804.98	5-8	5,503.11
1895....		1,629,033	14,514.48	7-8	12,700.17
1891....	Five years,.....	15,336,071	200,070.59	1-10	20,007.06
1892....		22,674,919	246,746.62	3-10	74,023.98
1893....		22,931,348	243,455.25	1-2	121,727.62
1894....		15,446,354	172,948.89	7-10	121,064.22
1895....		14,428,623	163,105.40	9-10	146,794.86
Totals,.....		\$532,284,822	\$5,219,534.39		\$2,591,902.88

Premiums received since the organization of the Company,...	\$43,712,471.87
Losses paid since the Company organized,.....	23,124,346.88
Cash dividends paid stockholders,.....	3,340,000.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	281,100.00
Losses incurred during the year,.....	1,388,511.76
Largest amount written on any one risk,.....	67,000.00

Sepecial deposits in other States for the exclusive protection
of policy-holders therein :

State or Country.	Val. of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon,.....	\$53,500.00	\$42,078.31	\$11,421.69
Virginia,.....	46,800.00	20,918.52	25,881.48
Georgia,.....	26,000.00	35,677.19	.....
Totals,.....	\$126,300.00	\$98,674.02	\$37,303.17

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$7,645,995.00
Premiums received,.....	51,152.58
Losses paid,.....	17,275.31
Losses incurred,.....	18,526.06

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, March, 1859.

HUGO SCHUMANN, *President.*CHARLES RUYKHAVER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,.....	1,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,...	\$455,281.51
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	265,000.00
Interest accrued on bond and mortgage loans,.....	6,191.25
Value of lands mortgaged,.....	\$181,250.00
Buildings (insured for \$275,000),.....	336,000.00
Total,	\$517,250.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p. c. reg., 1907...	\$250,000.00	\$278,750.00
United States 4 p. c. cou., 1907..	700,000.00	780,500.00
Mississippi 4 p. c., 1919,.....	20,000.00	20,000.00
Georgia 3½ p. c., 1918,.....	25,000.00	24,625.00
MUNICIPAL BONDS—		
City of Richmond, 4 p. c., 1923,.	42,100.00	52,881.50
City of Richmond, 5 p. c., 1919..	10,000.00	
RAILROAD BONDS—		
Chesapeake & Ohio (R. & A. Div.)		
4 p. c., 1st cons. m., 1939,.....	30,000.00	28,650.00
Chic. & Northw't'n sinking fund		
deb., 5 p. c., 1933,.....	36,000.00	39,600.00

	Par Value.	Market Value.
C., C., C. & I. gen. m., gold 6 p. c., 1934,	25,000.00	31,625.00
Denver & Rio Grande 1st cons. m. gold, 4. p. c., 1936,	25,000.00	22,250.00
Dry Dock, East B'way & Battery 5 p. c., cons. m., 1932,	10,000.00	11,300.00
Fargo & Southern 6 p. c., 1st m., 1924,	20,000.00	23,600.00
Flint & Pere Marquette Co. 5 p. c., cons. m., 1939,	25,000.00	23,250.00
Hannibal & St. Jo., 6 p. c., cons. m., 1911,	25,000.00	29,125.00
Harlem & Port Chester, 7 p. c., 1st m., 1900,	10,000.00	12,000.00
Kentucky Central, 4 p. c., 1st m., 1987,	25,000.00	22,375.00
Long Island, 5 p. c., 1st m., 1931,	15,000.00	18,150.00
Louisville, New Albany & Chic., 6 p. c., 1st m., 1910,	7,000.00	8,050.00
Michigan Central, 5 p. c., 1st m., 1931,	20,000.00	23,800.00
Milwaukee & North'n (main line), 6 p. c., 1st m., 1910,	25,000.00	29,125.00
Milwaukee & St. Paul (Chic. & Milw. Div.), 7 p. c., 1st m., 1903,	15,000.00	18,300.00
Morris & Essex, 7 p. c., con. m., 1901,	5,000.00	5,900.00
N. Y., Br'klyn & Manhat'n Beach, 5 p. c., 1 cons. gtd. m., 1935, ..	25,000.00	25,625.00
N. Y. Central & Hudson River, 5 p. c., debenture, 1904,	50,000.00	52,500.00
Northern Pacific, reg. 1st m., gen. gld., 6 p. c., 1921,	50,000.00	58,750.00
Pennsylvania Co., 1st m. reg. gold, 4½ p. c., 1921,	50,000.00	56,750.00
Rome, Wat'rtown & Ogdensb'rgh, 5 p. c., 1st cons. m., 1922,	10,000.00	11,850.00
St. Paul, Minn. & Manitoba, 7 p. c., 1st m., 1909,	3,000.00	3,270.00
St. Paul, Minn. & Manitoba, 4½ p. c., cons. m., 1933,	25,000.00	25,875.00
St. Paul & Northern Pacific, 6 p. c., gen. m., 1923,	16,000.00	19,760.00
Third Avenue, 5 p. c., 1st m., 1937,	25,000.00	29,500.00
Toledo & Ohio Central, 5 p. c., 1st m., 1935,	35,000.00	36,750.00
Union Elevated, Brooklyn, 6 p. c., 1st m., 1937,	15,000.00	15,000.00
Wabash, 5 p. c., 1st m., 1939, ...	50,000.00	51,500.00

	Par Value.	Market Value.	
RAILROAD STOCKS —			
Broadway & Seventh Ave.,.....	30,000.00	60,000.00	
Chicago & Alton,	30,000.00	48,000.00	
Chicago, Milwaukee & St. Paul,..	25,000.00	31,750.00	
Chicago & Northwestern,.....	60,000.00	87,000.00	
Chic., St. Paul, Min. & Omaha,..	45,000.00	54,225.00	
Lake Shore & Michigan Southern,..	60,000.00	84,600.00	
N. York Central & Hudson Riv,..	60,000.00	57,900.00	
Pennsylvania,.....	51,000.00	53,295.00	
Rome, Watertown & Ogdensburg,	35,000.00	42,000.00	
BANK STOCKS —			
National Park,.....	5,000.00	13,750.00	
German-American,.....	9,375.00	10,583.75	
MISCELLANEOUS —			
Underwriters' Protective Ass'n,			
Newark, 5 p.c., 1902,.....	1,000.00	1,000.00	
Western Union Tel. Co. stock,....	50,000.00	42,750.00	
Commercial Cable Co. stock,.....	10,000.00	18,000.00	
Consolidated Gas Co. stock,.....	50,000.00	74,000.00	
Del. & Hudson Canal Co. stock,...	70,000.00	87,150.00	
Pullman Palace Car Co. stock,....	20,000.00	31,200.00	
Totals,	\$2,330,475.00	\$2,688,200.25	2,688,200.25

Cash in Company's principal office,.....	1,645.48
Cash in bank,.....	89,144.07
Interest due and accrued on stocks and bonds,.....	Nothing.
Interest due and accrued on collateral loans,.....	Nothing.
Gross premiums in due course of collection,.....	190,734.67
Rents due and accrued,.....	4,789.19
Reinsurance due,.....	Nothing.
Cash in hands of department managers,.....	12,559.26
Assets of the Company at their actual value,.....	\$3,713,545.68

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$33,531.36	
Losses reported and unadjusted,.....	40,389.26	
Losses resisted,.....	13,448.49	
Gross amount of unpaid losses,.....	\$87,369.11	
Deduct reinsurance,.....	10,588.01	
Net amount of unpaid losses,.....		\$76,781.10
Unearned premiums on risks, one year or less,..	\$349,505.10	
Unearned premiums on risks, more than one		
year,	898,820.85	
Unearned premiums as computed above,.....		1,248,325.95

Commissions and brokerage,.....	28,699.73
Reinsurance,.....	31,362.22
Special deposits in other States in excess of present liabilities therein,.....	64,275.20
Total liabilities, except capital and surplus,.....	\$1,449,444.20
Capital stock,.....	1,000,000.00
Surplus beyond all liabilities,.....	1,264,101.48
Total liabilities, including capital and surplus,.....	\$3,713,545.68

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,684,430.54
Deduct reinsurance, rebate, abatement, and return premiums,.....	466,516.10
Actual cash premiums,.....	\$1,217,914.44
Interest on mortgages of real estate,.....	12,025.04
Interest on loans and bonds, and dividends on stock,.....	122,993.97
Actual cash income,.....	\$1,352,933.45

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$86,263.04 occurring in previous years),.....	\$581,895.57
Deduct salvage and reinsurance,.....	74,382.67
Net amount paid for losses,.....	\$507,512.90
Cash dividends,.....	100,000.00
Commissions and brokerage,.....	194,521.43
Salaries and fees,.....	136,885.77
Taxes,.....	25,743.36
All other payments,.....	87,237.70
Actual cash expenditure,.....	\$1,051,901.16

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the the 31st day of December of the preceding year,.....	\$295,561,739.41	\$2,508,387.76
Written or renewed during the year,.....	193,736,795.53	1,683,144.97
Totals,.....	\$489,298,534.94	\$4,191,532.73
Deduct those expired and marked off,.....	177,710,688.19	1,515,224.87
In force at the end of the year,.....	\$311,587,846.75	\$2,676,307.86
Deduct amount reinsured,.....	24,790,092.35	262,356.00
Net amount in force,.....	\$286,797,754.40	\$2,413,951.86

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less, ..	\$95,182,888.66	\$699,010.21	1-2	\$349,505.10
1894....	Two years,	463,555.00	3,570.28	1-4	892.57
1895....		458,027.00	3,440.11	3-4	2,580.08
1893....	Three years,	45,103,046.44	386,240.25	1-6	64,373.37
1894....		49,470,839.21	410,871.67	1-2	205,435.83
1895....		54,108,860.09	447,747.95	5-6	373,123.29
1892....	Four years,	400,949.00	3,030.59	1-8	378.82
1893....		314,633.00	2,613.84	3-8	980.19
1894....		536,505.00	4,656.90	5-8	2,910.55
1895....		717,780.00	5,255.83	7-8	4,598.85
1891....	Five years,	6,207,060.00	66,386.80	1-10	6,638.68
1892....		8,025,610.00	86,542.69	3-10	25,962.79
1893....		7,783,799.00	87,707.62	5-10	43,853.81
1894....		8,442,059.00	95,486.86	7-10	66,840.78
1895....		9,582,143.00	111,390.26	9-10	100,251.24

Totals,.....\$286,797,754.40 \$2,413,951.86 ... \$1,248,325.95

Premiums received since the organization of the Company, ...	\$29,582,673.54
Losses paid since the Company organized,	14,926,185.80
Cash dividends paid stockholders,	2,701,000.00
Stock dividends declared,	Nothing.
Stock owned by the directors at par value,	186,200.00
Loaned to stockholders not officers,	Nothing.
Losses incurred during the year,	508,056.55
Largest amount written on any one risk,	50,000.00

Special deposits elsewhere for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,	\$24,625.00	\$7,056.01	\$17,568.99
Virginia,	52,881.50	6,175.19	46,706.31
Totals,	\$77,506.50	\$13,231.20	\$64,275.20

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$4,481,923.00
Premiums received,	31,671.73
Losses paid,	12,034.42
Losses incurred,	12,332.57

GIRARD FIRE AND MARINE INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, May, 1853.

ALFRED S. GILLETT, *President.*EDWIN F. MERRILL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, ..	\$300,000.00
Whole amount of capital actually paid up in cash,	300,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, ..	\$307,500.00
Loans on bond and mortgage (first liens), not more than one year's interest due,	788,010.00
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in process of foreclosure), ..	25,900.00
Interest due and accrued on bond and mortgage loans,	15,837.00
Value of lands mortgaged,	\$2,233,570.00
Buildings (insured for \$378,614),	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS —		
United States, 4 p. c., 1907,	\$72,000.00	\$80,640.00
Georgia, 4½ p. c., 1907,	25,000.00	27,437.50
MUNICIPAL AND COUNTY BONDS —		
City of Seattle, 1910,	50,000.00	53,000.00
City of Louisville, 1903,	10,000.00	12,000.00
County of St. Louis, 1905,	10,000.00	12,000.00
Co. Wadena, Minn., sch., 1903, ..	8,000.00	8,120.00
RAILROAD STOCKS AND BONDS —		
Norfolk & West. Car Trust, 1901, ..	15,000.00	15,000.00
Connecting, 1900-4,	10,000.00	11,150.00
Pennsylvania, 1910,	10,000.00	13,200.00
Phil., Wil. & Balti., 1921-32, ...	70,000.00	72,800.00
Pennsylvania stk.,	15,000.00	15,600.00
Pitts., Cin., Chic. & St. L., 1940, ..	10,000.00	10,800.00
Delaware, 1932,	6,000.00	6,435.00
Phil. & Read. 2d pfd. bds., 1958, ..	2,000.00	180.00
Lehigh C. & N. Co. bds., 1897, .	11,000.00	11,330.00

	Par Value.	Market Value.	
Lehigh Coal & Nav. Co. stk.,...	5,000.00	4,400.00	
North Pennsylvania, 1903,.....	5,000.00	6,200.00	
Lehigh Valley stk.,.....	15,000.00	10,800.00	
Lehigh Valley bds., 1923-40,....	20,000.00	20,400.00	
Phil. & Darby Pass.,.....	2,250.00	1,485.00	
Zanesville & Ohio,	10,000.00	2,000.00	
MISCELLANEOUS—			
Lower Merion Gas Co., 1907,....	8,000.00	8,166.67	
Holmesburg Water Co.,.....	1,000.00	1,000.00	
Hutch. W., L. & Power Co., 1910,	12,000.00	9,000.00	
Philadelphia Bourse,.....	1,000.00	700.00	
Borough of Ridley Park, 1912,..	4,000.00	4,100.00	
Girard F. & M. Ins. Co.,	11,900.00	38,080.00	
Totals,	\$419,150.00	\$456,024.17	456,024.17

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Alleg'y Val. R.R. 1st m. bds., 1910,	\$1,000	\$1,295	\$600	
Note secured by real estate,.....	78,500	78,500	57,300	
Totals,.....	\$79,500	\$79,795	\$57,900	57,900.00

Cash in Company's principal office,.....	8,628.04
Cash in bank,.....	95,347.12
Interest due and accrued on stocks,.....	Nothing.
Interest due and accrued on collateral loans,.....	197.93
Gross premiums in due course of collection,.....	114,927.35
Bills receivable, not matured, taken for premiums,.....	15,922.21
Rents due and accrued,.....	815.37
Reinsurance,.....	Nothing.
Reclaimable on perpetual insurance on Company's building,.	2,272.50
Reclaimable on perpetual insurance,.....	4,765.50
Hotel furniture,.....	2,500.00
Bond and mortgage, 2d lien,.....	800.00
Gross assets of the Company,.....	\$1,897,257.19

III. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.
Losses reported and unadjusted,.....	\$36,236.43
Losses resisted,.....	9,318.09
Gross amount of unpaid losses,.....	\$45,554.52
Deduct reinsurance,.....	1,216.49
Net amount of unpaid losses,.....	\$44,338.03
Unearned premiums on risks, one year or less,	\$127,176.30
Unearned premiums on risks, more than one year,.....	259,246.22
Unearned premiums as computed above,.....	386,422.52

Reclaimable on perpetual fire policies,.....	533,267.92
Commissions and brokerage,.....	30,319.58
Due for salaries, rents, advertising, etc.,.....	838.29
Taxes,.....	1,572.92
Return premiums,.....	9,102.66
Reinsurance,.....	2,715.91
Special deposit in Georgia in excess of present liabilities therein,.....	22,647.81
Total liabilities, except capital and surplus,.....	\$1,031,225.64
Capital stock, less 119 shares owned by the Company,	288,100.00
Surplus beyond all liabilities,.....	*577,931.55
Total liabilities, including capital and surplus,.....	\$1,897,257.19

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$482,034.91
Deduct reinsurance, rebate, abatement, and return premiums,.....	82,532.34
Actual cash premiums,.....	\$399,502.57
Interest on mortgages of real estate,.....	43,696.11
Interest on loans and bonds, and dividends on stock,.....	23,899.11
Rents,.....	4,928.10
All other sources,.....	782.00
Deposit premiums received on perpetual risks, ..	\$75,834.92
Actual cash income,.....	\$472,807.89

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$45,891.08 occurring in previous years),.....	\$201,673.04
Deduct salvage and reinsurance,.....	14,103.32
Net amount paid for losses,.....	\$187,569.72
Cash dividends,.....	60,000.00
Commissions and brokerage,.....	88,706.08
Salaries and fees,.....	56,537.84
Taxes,.....	18,284.79
All other payments,.....	26,366.64
Deposit premiums returned,.....	\$23,285.78
Actual cash expenditure,.....	\$437,465.07

*NOTE. — The Department deducts from the above surplus of the following items, to wit:	\$577,931.55
Value of Company's own stock owned,.....	\$38,080.00
Hotel furniture,.....	2,500.00
Surplus as made by the Department,.....	\$537,351.55

IV. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$73,543,686	\$802,177.86
Written or renewed during the year,.....	47,194,069	499,205.75
Totals,.....	\$120,737,755	\$1,301,383.61
Deduct those expired and marked off,.....	46,103,575	514,574.14
In force at the end of the year,.....	\$74,634,180	\$786,809.47
Deduct amount reinsured,.....	3,209,606	34,766.02
Net amount in force,.....	\$71,424,574	\$752,043.45

Perpetual Risks.

	Fire.	Deposits.
In force on the 31st day of December of the preceding year,.....	\$23,418,561	\$520,338.67
Written or renewed during the year,.....	4,581,588	95,467.02
Totals,.....	\$28,000,149	\$615,805.69
Deduct those expired and marked off,.....	999,923	23,285.78
In force at the end of the year,.....	\$27,000,226	\$592,519.91

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$35,296,984	\$254,352.60	1-2	\$127,176.30
1894....	Two years,.....	158,664	1,433.76	1-4	358.44
1895....		165,592	1,476.94	3-4	1,107.70
1893....	Three years,.....	7,503,549	83,001.59	1-6	13,833.59
1894....		8,056,263	88,709.69	1-2	44,354.85
1895....		9,708,935	105,533.73	5-6	87,944.77
1892....	Four years,.....	431,619	3,739.80	1-8	467.47
1893....		345,875	2,826.55	3-8	1,059.95
1894....		462,936	3,955.99	5-8	2,472.50
1895....		390,665	3,385.26	7-8	2,962.09
1891....	Five years,.....	3,679,914	36,916.22	1-10	3,691.62
1892....		3,749,925	40,875.84	3-10	12,262.75
1893....		3,329,699	37,727.12	1-2	18,863.56
1894....		3,415,289	38,042.73	7-10	26,629.91
1895....		4,252,898	43,992.16	9-10	39,592.94
	Over five years,.	675,767	6,073.47	....	3,644.08
Various,	Perpetual,.....	27,000,226	592,519.91	95-100	533,267.92
Totals,.....		\$98,424,800	\$1,344,563.36	....	\$919,690.44

Premiums received since the organization of the Company,....	\$11,791,088.00
Losses paid since the Company organized,	4,878,401.72
Cash dividends paid stockholders,.....	1,725,196.00
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	33,200.00
Losses incurred during the year,.....	190,721.47
Loaned to officers and directors,	Nothing.
Loaned to stockholders not officers,	Nothing.
Largest amount written on any one risk,.....	10,000.00

Special deposit in another state for the exclusive protection of
policy-holders there:

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,.....	\$27,437.50	\$4,789.69	\$22,647.81

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,249,748.00
Premiums received,.....	11,014.69
Losses paid,.....	3,808.37
Losses incurred,.....	3,776.02

GLENS FALLS INSURANCE COMPANY,

GLEN FALLS, N. Y.

Commenced Business, May, 1850.

J. L. CUNNINGHAM, *President.*

R. A. LITTLE, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, .	\$44,650.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	860,173.81
Loans on bond and mortgage upon which more than one year's interest is due,.....	700.00
Interest due and accrued on bond and mortgage loans,.....	5,481.77

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS —		
Georgia,	\$25,000.00	\$25,000.00
MUNICIPAL BONDS —		
Richmond City,....	11,000.00	10,230.00

	Par Value.	Market Value.	
RAILROAD BONDS —			
N. Y. C. & H. R. 1st m., 1903,..	200,000.00	240,000.00	
N. Y. & H. 1st m. 7 p. c., 1900,.	100,000.00	112,000.00	
S., B. & N. Y. 1st m. 7 p. c., 1906,	53,000.00	67,575.00	
L. S. & M. S. 1st m., 1900,.....	50,000.00	56,000.00	
W. S. guar. 1st m. 4 p. c.,.....	50,000.00	50,000.00	
M. & E. 1st m. 7 p. c., 1915,....	50,000.00	68,250.00	
BANK STOCKS —			
First National, Glens Falls,.....	10,000.00	20,000.00	
Mt. Kisco National,.....	5,000.00	5,000.00	
MISCELLANEOUS —			
Glens Falls Paper Mill Co.'s bds.,	240,000.00	240,000.00	
H. R. Pulp & Paper Co.'s bds.,...	300,000.00	300,000.00	
Int. Loan & Trust Co., deb., with			
1st m. col.,.....	150,000.00	150,000.00	
German Trust Co., Davenport,			
Iowa, deb. bds., 1st m. col.,...	150,000.00	150,000.00	
Cleveland Trust Co.,.....	5,000.00	6,000.00	
Totals,.....	\$1,369,000.00	\$1,482,305.00	1,482,305.00

Loan on Collateral.

	Par Value.	Mar. Value.	Amt. Loaned.	
• Morris & Essex, 1st m. bds.,...	\$3,000	\$4,095.00	\$4,000	4,000.00
Cash in Company's principal office,.....				4,484.85
Cash in bank,.....				129,104.40
Interest due and accrued on stocks and bonds,				11,531.94
Interest due and accrued on collateral loans,.....				Nothing.
Gross premiums in due course of collection,.....				90,601.00
Bills receivable, not matured, taken for premiums,.....				Nothing.
Rents due,.....				
Reinsurance due,.....				34.73
Gross assets of the Company,.....				\$2,650,817.50
Deduct doubtful debts,.....				4,123.34
Assets of the Company at their actual value,.....				\$2,646,694.16

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$9,194.80	
Losses reported and unadjusted,.....	14,309.00	
Losses resisted,.....	11,085.00	
Gross amount of unpaid losses,.....	\$34,588.80	
Deduct reinsurance,.....	1,779.95	
Net amount of unpaid losses,.....		\$32,808.85
Unearned premiums on risks, one year or less,...	\$197,173.43	
Unearned premiums on risks, more than one		
year,.....	660,555.37	
Unearned premiums as computed above,.....		857,728.80

Commissions and brokerage,.....	13,578.84
Due and accrued for miscellaneous expenses,.....	10,000.00
Special deposits in other States in excess of present liabilities therein,.....	25,165.83
Liabilities, except capital, special funds, and surplus, ..	\$939,282.32
Capital stock,.....	200,000.00
Special reserve fund of stockholders,.....	200,000.00
Guaranty surplus fund,	200,000.00
Surplus beyond all liabilities,.....	1,107,411.84
Total liabilities, including capital, special funds, and surplus,.....	\$2,646,694.16

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$954,439.84
Deduct reinsurance, rebate, abatement, and return premiums,.....	148,793.03
Actual cash premiums,.....	\$805,646.81
Interest on mortgages of real estate,.....	42,169.97
Interest on loans and bonds, and dividends on stock,.....	90,282.19
Rents,.....	1,255.06
Actual cash income,.....	\$939,354.03

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$45,047.26 occurring in previous years),.....	\$387,060.74
Deduct salvage and reinsurance,	17,968.25
Net amount paid for losses,.....	\$369,092.49
Cash dividends,.....	40,000.00
Commissions and brokerage,.....	156,831.46
Salaries and fees,.....	60,434.36
Taxes,.....	34,344.34
All other payments,.....	61,876.09
Actual cash expenditure,.....	\$724,578.74

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$146,814,749	\$1,587,412.67
Written or renewed during the year,.....	88,447,232	972,189.84
Totals,.....	\$235,261,981	\$2,559,602.51
Deduct those expired and marked off,.....	76,947,754	835,427.36
In force at the end of the year,.....	\$158,314,227	\$1,724,175.15
Deduct amount reinsured,.....	7,398,281	101,595.62
Net amount in force,....	\$150,915,946	\$1,622,579.53

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895. . . .	One year or less,	\$34,779,276	\$394,346.87	1-2	\$197,173.43
1894. . . }	Two years,	634,369	6,958.40	1-4	1,739.60
1895. . . }		590,349	5,551.52	3-4	4,163.64
1893. . . }	Three years,	25,120,970	240,763.98	1-6	40,127.33
1894. . . }		27,458,968	274,914.23	1-2	137,457.11
1895. . . }		34,457,966	351,580.66	5-6	292,983.88
1892. . . }	Four years,	718,973	6,423.28	1-8	802.91
1893. . . }		867,099	7,469.89	3-8	2,811.21
1894. . . }		771,071	7,481.52	5-8	4,675.95
1895. . . }		1,073,913	9,240.35	7-8	8,085.31
1891. . . }	Five years,	4,043,859	51,251.30	1-10	5,125.13
1892. . . }		5,169,300	66,542.94	3-10	19,962.88
1893. . . }		4,806,853	61,767.11	1-2	30,883.55
1894. . . }		4,709,638	63,609.40	7-10	44,526.58
1895. . . }		5,713,342	74,678.08	9-10	67,210.28
Totals.		\$150,915,946	\$1,622,579.53	....	\$857,728.80

Premiums received since the organization of the Company,....	\$14,142,866.00
Losses paid since the Company organized,	6,988,309.24
Cash dividends paid stockholders,	640,000.00
Stock dividends declared,	Nothing.
Stock owned by directors at par value,	73,760.00
Losses incurred during the year,	350,055.46
Loaned to officers and directors,	4,000.00
Largest amount written on any one risk,	10,000.00

Special deposits elsewhere for the exclusive protection of policy-holders there:

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Virginia,	\$10,230.00	\$6,510.83	\$3,719.17
Georgia,	25,000.00	3,553.34	21,446.66
Totals,	\$35,230.00	\$10,064.17	\$25,165.83

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$1,213,825.00
Premiums received,	11,515.56
Losses paid,	4,428.81
Losses incurred,	2,702.51

GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

Commenced Business, November, 1885.

FRANK JONES, *President*.ALFRED F. HOWARD, *Secretary*.*Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, .	\$8,700.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	47,480.00
Interest accrued on bond and mortgage loans,.....	797.52
Value of lands mortgaged,.....	\$63,500.00
Buildings (insured for \$39,825.00),.....	53,100.00
Total,.....	\$116,600.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
COUNTY AND MUNICIPAL BONDS —		
Harrisville, N. H., town, 5 p. c., 1896-1906,....	\$15,000.00	\$16,200.00
Palouse City, Washington, water, 7½ p. c., 1908,.....	4,800.00	5,520.00
Manchester, N. H., city, 4 p. c., 1907,.....	100,000.00	106,500.00
BANK STOCKS —		
Int'l L. & T. Co., Kan. City, Mo.,	5,000.00	4,000.00
Wolfeborough L. & Bkg. Co.,....	5,000.00	5,250.00
RAILROAD STOCKS —		
Worcester, Nashua & Rochester,	100.00	120.00
Boston & Maine, common,.....	12,300.00	20,910.00
MISCELLANEOUS —		
Fort Plain, N. Y., Water Co., 1st m. bds., 6 p. c., 1905,.....	10,000.00	10,000.00
N. H. Trust Co., of Manchester, N. H., deb. bds., 6 p. c., 1906,	10,000.00	8,000.00

	Par Value.	Market Value.	
St. Cloud Gas & Electric Co., of St. Cloud, Minn., bds., 7 p. c., 1908,.....	10,000.00	10,500.00	
Nash. Card & Glazed Paper Co., of Nashua, N. H., col. tr. bds., 6 p. c., 1904,.....	5,000.00	5,000.00	
Nat'l L'n & Trust Co., of Kansas City, Mo., deb. bds., 6 p. c., 1897,	2,500.00	2,500.00	
Front St. Cable Ry. Co., of Seattle, Wash., 1st m. bds., 6 p. c., 1909,	35,000.00	36,750.00	
Dover Gas Light Co., of Dover, N. H., stk.,.....	3,325.00	3,591.00	
Eastman Freight Car Heat. Co., bds, 1st m., 6 p. c., 1905,.....	26,000.00	26,000.00	
Chippewa Falls Water Works Co., bds, 6 p. c., 1915,.....	9,000.00	9,000.00	
Totals,.....	\$253,025.00	\$269,841.00	269,841.00

Loan on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Indian Head Nat. Bank, Nashua, N. H., stk.,..	\$3,200	\$3,335	} \$4,000	
P., G. F. & C. R. R., 1st m.				
4½ p. c. bds., 1937,....	1,000	1,150		
Totals,.....	\$4,200	\$4,485	\$4,000	4,000.00

Cash in Company's principal office,	2,144.92
Cash in bank,.....	30,435.93
Interest due and accrued on stocks,.....	1,700.12
Interest due or accrued on collateral loans,.....	138 67
Gross premiums in due course of collection,.....	50,601.83
Assets of the Company at their actual cash value,....	\$415,839.99

II. LIABILITIES.

Losses adjusted and unpaid,.....	\$19,312.41	
Losses reported and unadjusted,.....	9,542.00	
Losses resisted,.....	3,500.00	
Gross amount of unpaid losses,.....	\$32,354.41	
Deduct reinsurance,.....	12,028.36	
Net amount of unpaid losses,.....		\$20,326.05
Unearned premiums on risks, one year or less,...	\$65,628.72	
Unearned premiums on risks, more than one year,.....	90,845.22	
Unearned premiums as computed above,.....		156,473.94

Commissions and brokerage,.....	4,144.34
Due for salaries, rent, advertising, etc.,.....	Nothing.
Return premiums,.....	1,004.40
Reinsurance,.....	3,509.87
Special deposits in other states in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital and surplus,.....	\$185,458.60
Capital stock,.....	200,000.00
Surplus beyond all liabilities,.....	30,381.39
Total liabilities, including capital and surplus,.....	\$415,839.99

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$437,842.13
Deduct reinsurance, rebate, abatement, and return premiums,.....	126,840.04
Actual cash premiums,.....	\$311,002.09
Interest on mortgages of real estate,	2,407.05
Interest on loans and bonds, and dividends on stocks,.....	11,444.09
Actual cash income,.....	\$324,853.23

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$21,094.01 occurring in previous years),.....	\$262,894.87
Deduct salvage and reinsurance,.....	62,037.29
Net amount paid for losses,.....	\$200,857.58
Cash dividends,.....	12,000.00
Commissions and brokerage,.....	60,153.85
Salaries and fees,.....	10,680.00
Taxes,.....	6,467.60
All other payments,.....	26,674.26
Actual cash expenditure,....	\$316,833.29

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$38,607,201	\$458,329.83
Written or renewed during the year,.....	31,208,676	422,947.84
Totals,.....	\$69,815,877	\$881,277.67
Deduct those expired and marked off,.....	32,200,989	434,646.64
In force at the end of the year,.....	\$37,614,888	\$446,631.03
Deduct amount reinsured,.....	11,913,041	145,677.16
Net amount in force,.....	\$25,701,847	\$300,953.87

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$9,455,563	\$131,257.44	1-2	\$65,628.72
1894....	Two years,.....	147,788	1,152.12	1-4	288.03
1895....		131,473	856.67	3-4	642.51
1893....	Three years,....	1,516,191	18,817.69	1-6	3,817.68
1894....		2,342,530	26,697.66	1-2	13,348.83
1895....		3,220,204	33,283.85	5-6	27,736.55
1892....	Four years,.....	799,260	7,484.16	1-8	935.52
1893....		715,123	7,468.34	3-8	2,800.62
1894....		538,993	5,270.87	5-8	3,294.30
1895....		495,586	4,977.52	7-8	4,355.33
1891....	Five years,.....	1,119,944	10,483.82	1-10	1,048.38
1892....		1,159,673	12,703.91	3-10	3,811.17
1893....		1,156,618	12,959.67	1-2	6,479.84
1894....		1,343,304	12,498.38	7-10	8,748.87
1895....		1,559,597	15,041.77	9-10	13,537.59
Totals,.....		\$25,701,847	\$300,953.87	...	\$156,473.94

Premiums received since the organization of the Company, ..	\$4,805,930.95
Losses paid since the Company organized,	2,166,623.25
Cash dividends paid stockholders,	72,000.00
Stock dividends declared,	Nothing.
Stock owned by directors at par value,	123,100.00
Losses incurred during the year,	196,373.30
Largest amount written on any one risk, ...	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$1,277,559.00
Premiums received,	13,522.14
Losses paid,	4,735.42
Losses incurred,	4,491.64

GREENWICH INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1835:

MARION A. STONE, *President.*NICHOLAS W. MESEROLE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,...	\$200,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	1,100.00
Interest accrued on bond and mortgage loans,.....	33.00
Value of lands mortgaged,.....	6,000.00
Buildings (insured for \$3,000),.....	3,000.00
Total,	\$9,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States reg., 4 p. c.....	\$36,500.00	\$40,150.00
Dist. of Columbia reg., 3.65 p.c.,	125,000.00	139,375.00
STATE BONDS—		
State of Georgia, 3½ p. c.,.....	25,000.00	25,687.50
RAILROAD BONDS—		
N. Y. C. & H. R. 1st m., 7 p. c.,	60,000.00	73,500.00
Albany & Susquehanna, 6 p. c.,	80,000.00	94,400.00
Harlem River & Portchester reg.,	10,000.00	11,500.00
Oswego & Syracuse, 5 p. c.,....	53,000.00	58,300.00
Buffalo & Erie, 7 p. c.,.....	9,500.00	10,212.50
R., W. & O., 1st m. conv., 5 p.c.,	5,000.00	5,925.00
RAILROAD STOCKS—		
Rensselaer & Saratoga,.....	60,000.00	108,000.00
Valley,.....	35,000.00	40,250.00
N. Y., Lack. & Western stock.,	25,000.00	29,250.00
BANK STOCK—		
National Broadway,.....	17,500.00	42,000.00
MISCELLANEOUS—		
Consolidated Gas Co. stk.,.....	100,000.00	148,000.00
Del. & H. Canal Co. stk.,.....	60,000.00	74,700.00
Totals,.....	\$701,500.00	\$901,250.00

901,250.00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
N. Y., N. H. & H. R. R. Co. stk.,	\$700.00	\$1,274.00	\$1,000.00	
Canada So. R. W. Co. stk.,	1,000.00	480.00	400.00	
Totals,	\$1,700.00	\$1,754.00	\$1,400.00	1,400.00

Cash in Company's principal office,	1,225.75
Cash in bank,	94,700.86
Interest due and accrued on stocks,	Nothing.
Interest due and accrued on collateral loans,	30.00
Gross premiums in due course of collection,	154,583.66
Bills receivable, not matured, taken for premiums,	21,995.02
Rents due and accrued,	Nothing.
Reinsurance due,	Nothing.
Premiums unpaid (more than three months due) \$11,701.84.	

Gross assets of the Company,	\$1,376,318.29
Deduct doubtful debts,	3,000.00
Assets of the Company at their actual value,	\$1,373,318.29

III. LIABILITIES.

Losses reported and unpaid,	\$22,509.00
Losses reported and unadjusted,	151,609.48
Losses resisted,	41,061.31
Gross amount of unpaid losses,	\$215,179.79
Deduct reinsurance,	13,685.59
Net amount of unpaid losses,	\$201,494.20
Unearned premiums on risks, one year or less, ..	\$332,655.33
Unearned premiums on risks, more than one year,	370,931.10
Unearned premiums on inland risks,	38,263.29
Unearned premiums as computed above,	741,849.72
Reclaimable on perpetual fire policies,	931.50
Commissions and brokerage,	24,000.00
Taxes,	2,500.00
Return premiums,	600.00
Reinsurance,	Nothing.
Bills payable,	845.00
Special deposit in Virginia in excess of present liabilities therein,	6,111.80
Total liabilities, except capital and surplus,	\$978,332.22
Capital stock,	200,000.00
Surplus beyond all liabilities,	194,986.07
Total liabilities, including capital and surplus,	\$1,373,318.29

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$1,108,015.69	\$146,526.15	
Deduct reinsurance, rebate, abatement, and return premiums,...	215,968.51	13,826.65	
Actual cash premiums,.....	\$892,047.18	\$132,699.50	\$1,024,746.68
Interest on mortgages of real estate,.....			139.16
Interest on loans and bonds, and dividends on stocks,.....			42,379.87
Rents,.....			17,125.02
All other sources,.....			Nothing.
Actual cash income,.....			\$1,084,390.73

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (in. \$147,043.55 occurring in previous years),..	\$540,584.56	\$145,380.97	
Deduct salvage and reinsurance,...	56,806.05	17,342.35	
Net amount paid for losses,.....	\$483,778.51	\$128,038.62	\$611,817.13
Cash dividends,.....			20,000.00
Commissions and brokerage,.....			190,931.08
Salaries and fees,.....			102,279.84
Taxes,.....			14,896.04
All other payments,.....			84,445.07
Actual cash expenditure,			\$1,024,369.16

VI. MISCELLANEOUS.

Risks and Premiums (including Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$248,932,908	\$1,512,536.73
Written or renewed during the year,.....	152,991,012	1,170,949.04
Totals,.....	\$401,923,920	\$2,683,485.77
Deduct those expired and marked off,.....	161,102,927	1,182,040.33
In force at the end of the year,.....	\$240,820,993	\$1,501,445.44
Deduct amount reinsured,.....	18,408,258	103,719.89
Net amount in force,.....	\$222,412,735	\$1,397,725.55

	Marine and Inland.	Premiums.
In force at the end of the year,	\$2,416,521	\$76,526.58

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Year.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$72,409,365	\$665,310.66	1-2	\$332,655.33
1894....	} Two years, . . .	811,728	2,930.30	1-4	732.58
1895....		745,055	3,733.62	3-4	2,800.21
1893....		38,617,135	187,030.86	1-6	31,171.81
1894....	} Three years,....	46,477,070	202,310.30	1-2	101,155.15
1895....		46,202,502	209,747.82	5-6	174,789.85
1892....		271,552	1,541.04	1-8	192.63
1893....	} Four years,.....	166,365	1,316.76	3-8	493.79
1894....		267,628	1,577.00	5-8	985.63
1895....		200,775	1,911.90	7-8	1,672.91
1891....	} Five years,.....	4,230,425	31,733.49	1-10	3,173.35
1892....		2,663,874	22,005.68	3-10	6,601.70
1893....		3,117,481	20,527.53	1-2	10,263.77
1894....		2,728,795	18,072.52	7-10	12,650.76
1895....		3,452,985	26,941.07	9-10	24,246.96
	Perpetual risks,..	50,000	1,035.00	9-10	931.50
Totals,.....		\$222,412,735	\$1,397,725.55		\$704,517.93

Premiums received since the organization of the Company,..	\$16,037,598.00
Losses paid since the Company organized,.....	10,207,904.00
Cash dividends paid stockholders,.....	2,090,000.00
Stock owned by directors at par value,.....	79,075.00
Losses incurred during the year (fire, \$486,316.57; marine and inland, \$146,014.29),.....	632,320.86
Loaned to officers and directors,.....	Nothing.
Loaned to stockholders not officers,.....	1,000.00
Largest amount written on any one risk,.....	20,000.00

Special deposits in other States for the exclusive protection of policy-holders therein :

State or Country.	Val. of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,.....	\$25,687.50	\$25,063.53	\$623.97
Virginia,.....	11,000.00	5,512.17	5,487.83
Totals,...	\$36,687.50	\$30,575.70	\$6,111.80

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,824,887.94
Premiums received,.....	15,601.30
Losses paid,.....	7,167.85
Losses incurred,.....	4,697.21

HANOVER FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1852.

I. REMSEN LANE, *President.*CHARLES L. ROE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,	1,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, .	\$450,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,	22,000.00
Interest accrued on bond and mortgage loans,	91.66
Value of lands mortgaged,	\$28,500.00
Buildings (insured for \$22,000),	29,500.00
Total,	\$58,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS —		
U. S., 6 p. c., cur., 1896-99,	\$50,000.00	\$51,800.00
U. S., 4 p. c., cou., 1907,	48,000.00	53,040.00
Georgia, 4½ p. c., cou., 1910-11, .	25,000.00	28,300.00
MUNICIPAL BONDS —		
City of Rich., Va., 5 p. c., 1922,	50,000.00	55,250.00
New York City schoolhouse, 3 p. c., 1908,	100,000.00	100,000.00
New York City additional water stk, 3 p. c., 1907,	160,000.00	160,000.00
New York City dock, 3 p.c., 1921,	75,000.00	75,000.00
RAILROAD BONDS —		
Kansas Pacific, con. 1st m.,	50,000.00	37,500.00
Flint & Pere Marquette, 6 p.c., g.,	30,000.00	35,550.00
Cin. & Spring., 1st m., 7 p. c., ..	19,000.00	19,950.00
Cent. of N. J., 5 p. c., gen. m., g.,	50,000.00	58,000.00
N. Y. Elevated, 1st m., 7 p. c., ..	20,000.00	21,000.00
Chicago, Mil. & St. Paul (Wis. & Minn. Div.), 1st m., 5 p. c., g.,	10,000.00	11,400.00
Chicago, Mil. & St. Paul, term. m., 30-year, 5 p. c., g.,	10,000.00	10,750.00
Louis., New Albany & Chicago, cons. m., 6 p. c.,	15,000.00	15,037.50

	Par Value.	Market Value.	
Pennsylvania Co., 4½ p. c., reg.,	36,000.00	39,060.00	
Flint & Pere Marquette, cons. 1st			
m., 5 p. c., g.,.....	30,000.00	27,900.00	
C. B. & Q. (Iowa Div.), 4 p. c.,			
sinking fund,.....	25,000.00	25,000.00	
N. Y., N. H. & H., 4 p. c., conv.			
deb. cer.,.....	50,000.00	69,000.00	
Cin., Ind., St. L. & Chic., 50-			
year, gen. 1st m., 4 p. c., g.,..	25,000.00	24,875.00	
Brooklyn City, 1st m. and cons.			
m., 5 p. c.,.....	25,000.00	28,000.00	
Lehigh Valley Terminal Co., 1st			
m., 5 p. c., g.,.....	20,000.00	22,600.00	
Chicago, Rock Island & Pacific,			
1st m. ex. and col., 5 p. c.,....	20,000.00	20,400.00	
RAILROAD STOCKS —			
Rensselaer & Saratoga,.....	10,000.00	18,200.00	
Rome, Watertown & Ogd'burgh,	24,000.00	29,040.00	
Chicago, Burlington & Quincy, .	22,000.00	16,995.00	
Chicago, Rock Island & Pacific,	21,000.00	14,227.00	
Chicago & Northwestern,.....	50,000.00	49,750.00	
N. Y. Central & Hudson River,	100,000.00	97,125.00	
St. Paul, Minneapolis & Man.,...	20,000.00	23,000.00	
Chicago & Northwestern,.....	35,000.00	50,750.00	
Syracuse, Binghamton & N. Y.,	19,100.00	31,515.00	
Cleve., Cin., Chicago & St. Louis,	50,000.00	47,500.00	
Lake Shore & Michigan South.,.	40,000.00	56,400.00	
Pennsylvania,	50,000.00	52,125.00	
Chicago, Milwaukee & St. Paul,	25,000.00	31,750.00	
BANK STOCKS —			
Metropolitan National, N. Y.,...	7,500.00	75 00	
American Exch. National,.....	15,000.00	26,100.00	
The Western National, N. Y.,...	3,600.00	4,086.00	
The Bank of America,.....	7,500.00	24,375.00	
MISCELLANEOUS —			
Con. Gas Co. of N. Y., stock,...	100,000.00	148,500.00	
W. U. Telegraph Co. stock,....	55,000.00	47,300.00	
Totals,	\$1,597,700.00	\$1,758,226.00	1,758,226.00
Cash in Company's principal office,.....			56,395.34
Cash in bank,.....			55,692.77
Interest due and accrued on stocks,			12,460.00
Interest due and accrued on collateral loans,.....			Nothing.
Gross premiums in due course of collection,.....			177,493.08
Reinsurance due,.....			997.52
Rents due and accrued,.....			270.83
Premiums unpaid (more than three months due),		\$15,881.02	
Assets of the Company at their actual value,.....			\$2,533,627.20

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$91,741.62	
Losses reported and unadjusted,.....	92,961.01	
Losses resisted,.....	18,686.22	
Gross amount of unpaid losses,.....	\$203,388.85	
Deduct reinsurance,.....	13,709.80	
Net amount of unpaid losses,.....		\$189,679.05
Unearned premiums on risks, one year or less,...	\$601,109.52	
Unearned premiums on risks, more than one year,.....	495,196.00	
Unearned premiums as computed above,.....		1,096,305.52
Commissions and brokerage,.....		29,777.94
Due for reinsurance,.....		Nothing.
Special deposits in other States in excess of present liabilities therein,.....		51,908.44
Total liabilities, except capital and surplus,.....	\$1,367,670.95	
Capital stock,.....	1,000,000.00	
Surplus beyond all liabilities,.....	165,956.25	
Total liabilities, including capital and surplus,.....	\$2,533,627.20	

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,781,122.30	
Deduct reinsurance, rebate, abatement, and return premiums,.....	277,259.31	
Actual cash premiums,.....		\$1,503,862.99
Interest on mortgages of real estate,.....		1,126.67
Interest on loans and bonds, and dividends on stocks,.....		69,176.58
Rents,.....		16,013.98
All other sources,.....		Nothing.
Actual cash income,.....		\$1,590,180.22

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$162,358.08 occurring in previous years),.....	\$813,335.40	
Deduct salvage and reinsurance,.....	90,937.59	
Net amount paid for losses,.....		\$722,397.81
Cash dividends,.....		70,000.00
Commissions and brokerage,.....		264,375.69
Salaries and fees,.....		138,740.13
Taxes,.....		34,259.29
All other payments,.....		127,913.42
Actual cash expenditure,.....		\$1,357,686.34

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$193,505,433.22	\$2,204,226.10
Written or renewed during the year,.....	153,987,727.99	1,811,143.98
Totals,	347,493,161.21	4,015,370.08
Deduct those expired and marked off,.....	145,125,819.56	1,699,253.10
In force at the end of the year,.....	202,367,341.65	2,316,116.98
Deduct amount reinsured,	20,579,202.00	269,107.48
Net amount in force,.....	181,788,139.65	2,047,009.50

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895 ... }	One year or less,	\$96,533,334.94	\$1,202,219.04	1-2	\$601,109.52
1895.....		47,600.00	450.16	whole amt	450.16
1894.... }	Two years,....	238,751.83	2,681.32	1-4	670.33
1895.... }		172,872.00	1,738.48	3-4	1,303.87
1893.... }	Three years,..	14,941,889.97	118,630.65	1-6	19,771.77
1894.... }		24,799,301.23	243,842.42	1-2	121,921.21
1895.... }		28,540,674.09	286,145.44	5-6	238,454.55
1895.....		30,183.00	261.77	whole amt	261.77
1892.... }		113,100.00	1,134.30	1-8	141.79
1893.... }	Four years,...	109,991.67	1,044.16	3-8	391.56
1894.... }		318,824.67	3,073.29	5-8	1,920.81
1895.... }		251,462.88	2,294.09	7-8	2,007.34
1891.... }	Five years,....	2,843,870.83	28,283.61	1-10	2,828.36
1892.... }		2,472,623.99	25,203.56	3-10	7,561.07
1893.... }		2,185,437.18	23,317.15	1-2	11,658.57
1894.... }		3,739,601.85	48,206.28	7-10	33,744.40
1895.... }		4,397,609.52	57,387.22	9-10	51,648.50
Over five years,.....		51,000.00	1,096.56	var. frac.	459.94
Totals,.....		\$181,788,139.65	\$2,047,009.50		\$1,096,305.52

Premiums received since the organization of the Company,....	\$28,866,741.18
Losses paid since the Company organized,.....	16,208,123.16
Cash dividends paid stockholders,.....	2,479,500.00
Stock dividends declared,.....	100,000.00
Stock owned by directors at par value,.....	154,250.00
Losses incurred during the year,	758,597.28
Largest amount written on any one risk,.....	50,000.00

Special deposits elsewhere for the exclusive protection of policy-holders there :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,.....	\$26,600.00	\$13,617.65	\$12,982.35
Virginia,.....	55,250.00	16,323.91	38,926.09
Totals,.....	\$81,850.00	\$29,941.56	\$51,908.44

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$3,851,310.30
Premiums received,.....	38,964.35
Losses paid,.....	15,723.60
Losses incurred,.....	16,485.15

HOME INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1853.

DANIEL A. HEALD, *President.*
 WILLIAM L. BIGELOW, } *Secretaries.*
 THOMAS B. GREENE, }
Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$3,000,000.00
Whole amount of capital actually paid up in cash,.....	3,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$1,705,895.91
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	429,348.65
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$33,760.48 is in process of foreclosure),.....	33,660.48
Interest due and accrued on bond and mortgage loans,.....	11,029.84
Value of lands mortgaged,.....	\$744,510.00
Buildings (insured for \$279,400.00),.....	487,175.00
Total.....	\$1,231,685.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 6 p. c. currency,..	\$275,000.00	\$293,425.00
District of Columbia 3.65, 1924,	1,000,000.00	1,125,000.00
State of Georgia 3½ p. c. reg.,...	25,000.00	25,000.00
MUNICIPAL BONDS—		
New York City 3 p. c.,... ..	505,000.00	507,525.00
City of Richmond, Va., 5 p. c.,.	50,000.00	50,000.00
Topeka City, Kan., Internal Improvement 6 p. c.,.....	87,540.98	90,167.20
City of Council Bluffs, Iowa, Improvement 6 p. c.,.....	9,700.00	9,700.00

	Par Value.	Market Value.
Nebraska City, Neb., Imp. 7 p. c.,	15,000.00	15,000.00
Kansas City, Kan., Imp. 7 p. c.,	5,000.00	5,000.00
City of Greely, Col., 6 p.c. Water,	25,000.00	25,000.00
Atchison, Kan., Imp. 7 p. c.,...	4,000.00	4,000.00
West Chicago Park Comm's Spl. Ass't 6 p. c. Warrants,.....	124,535.73	124,535.73
RAILROAD BONDS—		
The Ann Arbor mort., 4 p.c.,...	215,000.00	150,500.00
N. Y., Chicago & St. Louis 1st mort., 4 p.c.,.....	112,000.00	114,800.00
N. Y. Central & Hudson River 1st mort., 7 p.c., 1903,.....	100,000.00	122,500.00
N. Y. & Harlem 1st mort., 7 p.c., registered, 1900,.....	100,000.00	114,000.00
Valley of Ohio con. m., 6 p.c., gold,.....	100,000.00	60,000.00
Ohio & W. Va. 1st mort., 7 p.c., 1914,.....	100,000.00	121,500.00
Peoria, Decatur & Evansville 1st m., 6 p.c., (Evansv. div.), 1920,	100,000.00	103,000.00
Clev., Col., Cin. & Indianap. 1st con. mort., 7 p.c., 1914,.....	100,000.00	132,000.00
Louisville, New Albany & Chic. 1st mort., 6 p.c., 1910,.....	100,000.00	115,000.00
West Shore 1st m. guar. 4 p.c., registered,.....	100,000.00	104,750.00
Albmarle & Chesapeake Canal Co. 1st mort., 7 p.c., 1909,....	110,000.00	121,000.00
Jeffersonville, Mad. & Indianap. 1st mort., 7 p.c. (S. F.), 1906,..	97,000.00	112,520.00
Dunkirk, Warren & Pittsburgh 1st mort. guar., 7 p.c., 1900,..	80,000.00	91,200.00
Chic., St. Paul, Minn. & Omaha con. mort., 6 p.c., 1930,.....	50,000.00	62,000.00
Alabama Central 1st m., 6 p.c.,..	50,000.00	55,500.00
Louisville, St. Louis & Texas 1st mort., 6 p.c., 1917,.....	50,000.00	28,500.00
Virginia Midland general mort., 5 p.c., 1936,.....	50,000.00	49,250.00
RAILROAD STOCKS—		
Morris & Essex,.....	200,000.00	334,000.00
Pennsylvania,.....	100,000.00	104,500.00
United New Jersey,.....	141,400.00	335,825.00
N. Y. Central & Hudson River,.	110,000.00	106,700.00
Ft. Wayne & Jackson, preferred,	100,000.00	120,000.00
Chic., St. Paul, Minn. & Omaha, preferred,.....	100,000.00	120,000.00
Rensselaer & Saratoga,.....	100,000.00	180,000.00
Lake Shore & Mich. Southern,..	100,000.00	141,000.00
Pitts., Ft. W. & Chic., guarant'd,	100,000.00	165,000.00

	Par Value.	Market Value.
The Ann Arbor, preferred,.....	50,000.00	12,500.00
New York & Harlem,.....	20,550.00	57,540.00
BANK STOCKS—		
National Broadway,.....	10,000.00	27,000.00
American Exchange, New York,	20,000.00	33,000.00
Mercantile, New York,.....	20,000.00	34,000.00
Nat. Bank of Com., New York,.	20,000.00	41,400.00
Manhattan Company, New York,	10,000.00	19,500.00
Merchants' Exch., New York,..	10,000.00	11,000.00
Nassau,.....	10,000.00	14,500.00
Chatham, New York,.....	5,000.00	16,250.00
Nat. Butch. and Drovers', N. Y.,	5,000.00	7,100.00
Fourth National, New York,....	20,000.00	34,000.00
Bank of America, New York,...	10,000.00	33,000.00
Hanover, New York,.....	10,000.00	30,000.00
National Bank of the Republic,.	10,000.00	14,500.00
Holland Trust Co.,.....	20,000.00	16,000.00
Franklin Trust Co., Brooklyn,..	20,000.00	46,000.00
Long Island Loan and Trust Co.,	6,000.00	12,600.00
Metropolitan Trust Company,...	5,000.00	14,750.00
MISCELLANEOUS—		
Des Mo. W. W. Co., 6 p. c., bds.,	50,000.00	50,000.00
Denver Water Co., 7 p. c., bds.,	48,000.00	36,000.00
Streat., Ill., Aque. Co., 6 p. c., bds.,	10,000.00	10,000.00
Standard Gas Light Co., 1st m.,	50,000.00	54,500.00
Standard Gas Light Co. stocks, ..	50,000.00	52,500.00
Stand'rd Gas Lig't Co. com. st'ks,	5,600.00	3,808.00
Totals,.....	\$5,286,326.71	\$6,220,845.93
		6,220,845.93

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Seat., L. Shore & E. R. R. bonds,.....	\$5,000	\$2,000.00	\$6,900
St. Jos. & Grand Isl'd R. R., 1st mtge., 6 p. c. bonds,..	2,000	1,000.00	
Spok. & Palouse Railway 1st mtge., 6 p. c., bonds,.	5,000	3,700.00	
N. Y., Sus. & West. R. R., preferred stock,.....	3,000	731.25	
Des Moines & Ft. Dodge R. R., 2½ p. c., bonds,...	55,000	32,450.00	25,000
Nat. Bank of No. America stock, \$70 each,.....	32,200	45,080.00	37,800
Des Moines & Ft. Dodge R. R., 2½ p. c. bonds,....	5,000	2,950.00	4,000
Seattle, Lake Shore & East- ern R. R. bonds,.....	2,000	800.00	
Albemarle & Chesp. Canal Co., 7 p. c. bonds,.....	2,000	2,200.00	

	Par Val.	Market Val.	Amt. Loaned.
Albemarle & Ches. Canal Co., 7 p. c., bonds,.....	5,000	5,500.00	5,000
Denver Union Water Co., 5 p. c., bonds,.....	2,000	1,500.00	
National Bank of the Republic stock,.....	25,000	36,250.00	25,000
Morris & Essex R. R. Co., \$50 each,.....	400	668.00	
Wh'ling & Lake Erie R. R., preferred stock,.....	2,000	740.00	1,100
Cleveland & Canton R. R., 1st mtge. bonds,.....	1,000	850.00	
Houston & Texas Central 1st mtge. bond,.....	1,000	1,050.00	10,000
New Haven & Northampton R. R. bond,.....	2,000	2,200.00	
Chicago & Northwestern R. R., Mad. div. bond,..	500	465.00	
Chic. & Eastern Ill. bond,	500	550.00	
St. Paul City Railway 5 p. c. bond,.....	1,000	1,000.00	
Pittsburgh, Painesville & Fairport, 5 p. c. bond,..	1,000	950.00	
Lake Erie & Western 2d mtge., 5 p. c. bond,.....	1,000	1,025.00	
Wells, Fargo & Co. Express stock,.....	1,000	950.00	
Naugatuck R. R. Co. stock,	600	1,470.00	
Chicago & Northwestern... R. R., preferred stock,..	200	290.00	
City Bank of New Haven, Conn., stock,.....	700	840.00	5,000
Middletown Nat. Bank, \$75 each, stock,.....	375	393.75	
National New Haven Bank stock,	100	160.00	
Southern Railway, 1st consolidated, 5 p. c. bond,..	1,000	935.00	
Burlington, Cedar Rapids & Northern bond,.....	2,000	1,997.50	
Des Moines & Ft. Dodge R. R. Co., 2½ p. c. bonds,	10,000	5,900.00	
Portsm'th & Suffolk Water Co. of Va., bond,.....	2,500	2,500.00	
Nat. Bank of the Republic,	25,000	36,250.00	

	Par Val.	Market Val.	Amt. Loaned.
Minn. & St. Louis R. R. Co., consolidated bond,..	1,000	950.00	3,000
Des Moines Water Works Co. of Iowa, bond,.....	2,000	2,000.00	
Denver Union Water Co. 1st mtge., 5 p. c. bond,..	2,000	1,500.00	
Denver Union Water Co. 1st mtge., 5 p. c. bond,..	10,000	7,500.00	5,000
Dakota & Great Southern Railway 1st mtge., 5 p. c. bond,.....	1,000	1,030.00	750
Denver Union Water Co. 1st mtge. 5 p. c. bond,...	6,000	4,500.00	3,000
Western Union Tel. Co.,..	3,700	3,145.00	2,000
State of Massachusetts, 3 p. c. registered bonds,...	125,000	125,625.00	110,000
Kings County Public Drive & Parkway bonds,	100,000	113,000.00	100,000
City of Allegheny, Pa., Water Works, bonds,....	60,000	67,200.00	56,000
Denver Union Water Co. bonds,.....	5,000	3,750.00	2,000
Totals,.....	\$512,775	\$525,545.50	\$426,550

Cash in bank,	469,914.59
Interest due and accrued on stocks and bonds,.....	40,127.00
Interest due and accrued on collateral loans,.....	1,029.08
Gross premiums in due course of collection,.....	511,264.45
Bills receivable, not matured, taken for premiums,.....	3,962.61
Premiums unpaid, more than three months due,.....	\$4,701.10
Installment notes held by the Company,.....	722,802.44
Assets of the Company at their actual value,.....	\$9,853,628.54

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$88,729.98
Losses reported and unadjusted,.....	610,775.41
Losses resisted,.....	48,164.02
Gross amount of unpaid losses,.....	\$747,669.41
Deduct reinsurance,.....	175,938.00
Net amount of unpaid losses,.....	\$571,731.41
Unearned premiums on risks, one year or less,..	\$1,511,850.00
Unearned premiums on risks, more than one year,	2,786,790.00
Unearned premiums on inland navigation risks,.....	59,713.00
Unearned premiums on marine risks,.....	37,306.00
Unearned premiums as computed above,.....	4,395,659.00

Stockholders' dividends remaining unpaid,.....	300.00
Commissions and brokerage,.....	75,613.00
Taxes,	Nothing.
Due for reinsurance,.....	104,869.72
Special deposit in Oregon in excess of present liabilities therein,.....	27,224.00
Total liabilities, except capital and surplus,.....	\$5,175,397.13
Capital stock,.....	3,000,000.00
Surplus beyond all liabilities,.....	1,678,231.41
Total liabilities, including capital and surplus,.....	\$9,853,628.54

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$5,976,741.19	\$270,269.67	
Deduct reinsurance, rebate, abatements, and return premiums,..	1,236,471.58	82,250.27	
Actual cash premiums,....	\$4,740,269.61	\$188,019.40	\$4,928,289.01
Notes received for premiums unpaid,.....	486,800.40	28,426.66	
Interest on mortgages of real estate,.....			26,783.35
Interest on loans and bonds, and dividends on stocks,.....			311,454.26
Rents,.....			117,297.15
Actual cash income,.....			\$5,383,823.77

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$559,605.46 occurring in previous years),.....	\$3,097,986.18	\$97,981.67	
Deduct salvage and reinsurance,...	500,949.37	20,836.41	
Net amount paid for losses,	\$2,597,036.81	\$77,145.26	\$2,674,182.07
Cash dividends,.....			300,150.00
Commissions and brokerage,.....			882,771.07
Salaries and fees,.....			399,552.86
Taxes,			88,827.59
All other payments,.....			337,650.57
Actual cash expenditure,.....			\$4,683,134.16

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$921,006,704	\$9,091,953.00
Written or renewed during the year,.....	644,799,209	5,987,862.12
Totals,	\$1,565,805,913	\$15,079,815.12
Deduct those expired and marked off,.....	615,665,258	5,775,095.12
In force at the end of the year,.....	\$950,140,665	\$9,304,720.00
Deduct amount reinsured,.....	99,306,639	567,626 00
Net amount in force,.....	\$850,834,016	\$8,737,094.00
	Marine and Inland.	Premiums.
In force at the end of the year,.....	\$6,130,818	\$156,732.00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895.....	One year or less,	\$306,931,931	\$3,023,700.00	1-2	\$1,511,850.00
1894....	Two years,.....	3,240,768	23,588.00	1-4	5,897.00
1895....		1,841,166	18,669.00	3-4	14,002.00
1893....	Three years,.....	105,700,774	958,263.00	1-6	159,711.00
1894....		100,349,290	946,831.00	1-2	473,416 00
1895....		111,508,618	1,081,922.00	5-6	901,602.00
1892....	Four years,.....	2,554,770	23,339.00	1-8	2,917.00
1893....		2,053,337	18,856.00	3-8	7,071.00
1894....		1,616,010	15,295.00	5-8	9,559.00
1895....		1,104,185	10,414.00	7-8	9,112.00
1891....	Five years,.....	42,143,261	519,985.00	1-10	51,999.00
1892....		50,444,505	624,947.00	3-10	187,484.00
1893....		54,863,157	672,385.00	1-2	336,193.00
1894....		33,397,687	413,087.00	7-10	289,161.00
1895....		29,231,642	361,167.00	9-10	325,050.00
Various,	Over five years,.	3,852,915	24,646.00	Pro rata	13,616.00
Totals,.....		\$850,834,016	\$8,737,094.00	....	\$4,298,640.00

Premiums received since the organization of the Company,...	\$111,056,293.76
Losses paid since the Company organized,.....	66,885,843.20
Cash dividends declared,.....	9,715,000.00
Stock dividends declared,.....	1,000,000.00
Stock owned by the directors at par value,.....	187,800.00
Loaned to directors,.....	87,800.00
Loaned to stockholders, not officers,.....	17,600.00
Losses incurred during the year (fire, \$2,652,031.75; marine and inland, \$91,245.86),.....	2,743,277.61
Largest amount written on any one risk,.....	100,000.00

Special deposits elsewhere for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Liabilities.	Excess of Deposit.
Virginia,	\$50,000.00	\$51,844.79	.....
Georgia,	25,000.00	43,105.38	.....
Oregon,	56,250.00	29,026.00	\$27,224.00
Totals,	\$131,250.00	\$123,976.17	\$27,224.00

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$4,971,218.00
Premiums received,	51,383.48
Losses paid,	16,201.37
Losses incurred,	19,699.44

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PA.

Commenced Business, 1792.

CHARLES PLATT, *President.*

GREVILLE E. FRYER, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$3,000,000.00
Whole amount of capital actually paid up in cash,	3,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, ..	\$401,205.62
Loans on bond and mortgage (first liens), not more than one year's interest due,	2,407,433.76
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$9,100 is in process of foreclosure), ..	47,300.00
Interest due on bond and mortgage loans,	40,473.66
Value of property mortgaged (insured for \$2,284,815),	\$6,273,427.00

Stocks and Bonds owned by the Company.

GOVERNMENT BONDS—	Par Value.	Market Value.
United States 5 p. c., 1900,	\$70,000.00	\$78,750.00
Belgian Gov. 3 and 3½ p. c.,	49,000.00	49,000.00
French Rentes, 4½ p. c.,	5,800.00	5,800.00

	Par Value.	Market Value.
STATE BONDS —		
Georgia loan, 4½ p. c.,	25,000.00	28,000.00
MUNICIPAL BONDS —		
Boston city loan, 4 p. c., reg., 1913,	112,000.00	120,960.00
Richmond, Va., city, 4 p. c.,	53,000.00	53,000.00
Bal. city loan, 3½ p. c., reg., 1937,	200,000.00	200,000.00
City of Col., O., 4½ p. c., 1902, ..	25,000.00	26,000.00
Toledo city loan, 5 p. c., 1903, ..	1,000.00	1,060.00
Cincinnati city loan, \$8,000, 6 p. c., 1897; \$10,000, 7½ p. c., 1902; \$10,001.00, 7 p. c., 1902,	28,000.00	31,640.00
City of Portland, Ore., City Hall bonds, 5 p. c., 1922,	50,000.00	56,500.00
Providence city loan, 5 p. c., gold, 1900, reg.,	25,000.00	26,500.00
Burlington city loan, 8 p. c., gold, 1896,	12,000.00	12,240.00
East Lincoln, Ill., 5 p. c., 1896, ..	10,000.00	10,000.00
City of Montreal, 4 p. c., 1925, ..	111,000.00	111,000.00
Western Springs, Cook County, Ill., warrants, 6 p. c.,	10,015.38	10,015.38
City of Chicago, warrants, 6 p. c.,	13,400.00	13,400.00
RAILROAD BONDS —		
Penn. con. 5 p. c., reg. and cou.,	330,000.00	386,100.00
Penn. con m., reg., 6 p. c.,	100,000.00	118,000.00
P. & R., 1st m., 6 p. c., 1910, ...	350,000.00	434,000.00
No. Penn., gen. m., 7 p. c., 1903,	75,000.00	93,000.00
No. Penn., coup., 7 p. c., 1896, .	5,000.00	5,100.00
Bel. & Del., 1st m., 6 p. c., 1902,	50,000.00	54,000.00
Penn. & N. Y. Canal, 7 p. c., guar. by L. V. R. R. Co., 1906,	30,000.00	36,900.00
Lehigh Val., cons., 6 p. c., reg.,	100,000.00	124,000.00
Lehigh Val., cons., 6 p. c., annuity,	100,000.00	126,000.00
Del. Div. Canal Co.'s 6 p. c., 1898,	15,000.00	14,250.00
Bal. & Potomac, 6 p. c., 1911, ...	5,000.00	6,150.00
Lehigh Coal & Navigation, cons. m., 7 p. c., reg.,	5,000.00	6,600.00
Easton & Amboy, 1st m., guar., 5 p. c., reg.,	100,000.00	109,000.00
Phila. & Erie, reg., 5 p. c., guar. by Penn. R. R. Co.,	150,000.00	177,000.00
Chicago & Western Indiana, 1st m., 6 p. c., cou.,	84,000.00	89,040.00
Northern Central, cons., 6 p. c., gen. m., 1904,	19,000.00	22,230.00
Pittsburg, McKeesport & Youg- hiogheny, 2d m., 6 p. c.,	50,000.00	62,500.00

	Par Value.	Market Value.
Lehigh Valley, ster., 6 p. c.,....	20,000.00	20,000.00
The Belt & Stock Yard Co., 6 p. c., 1910, Indianapolis,.....	50,000.00	50,000.00
Bergen County, 1st m., 6 p. c., cou., 1911,....	50,000.00	50,000.00
New York & Long Branch, 5 p. c.,	150,000.00	166,500.00
Philadelphia & Baltimore Central, 5 p. c., 1st con., reg., 1911,	100,000.00	105,000.00
Del. & Ches., 1st m., 4 p. c.,....	100,000.00	95,000.00
New York, Lake Erie & Western, 4½ p. c., 3d m.,	200,000.00	214,000.00
Steubenville & Indiana, 5 p. c., 1st m., reg.,.....	200,000.00	222,000.00
Corning, Cowanesque & A., 6 p. c., 1st m.,.....	15,000.00	15,000.00
N. Y., L. E. & W., 6 p. c., col. tr.,	31,000.00	34,100.00
T. H. & L., ext. m., 6 p. c.,	50,000.00	53,000.00
Texas & Pacific, 1st m., 6 p. c., .	14,000.00	15,260.00
Louis. & Nash. (Evans & Hend. Div.), 1st m., 6 p. c.,.....	66,000.00	76,560.00
Lehigh Coal & Nav., gen. m., 4½ p. c., 1924,.....	50,000.00	52,500.00
N. Y., W. S. & B., 1st m., 4 p. c.,	25,000.00	26,000.00
San Antonio & Aransas Pass., 1st m., 4 p. c. guar. by So. Pac. Ry.,	21,000.00	12,600.00
Canada & Atlantic, 1st m., 5 p. c.,	20,000.00	15,000.00
Jefferson, 1st m., 5 p. c., cou.,...	30,000.00	31,500.00
McKeesport & Belle Vernon, 1st m., 6 p. c.,	20,000.00	25,000.00
Penn. & N. Y. Canal & R. R. Co., 4 p. c., reg.,.....	50,000.00	47,000.00
Lehigh Valley, 1st m., 4½ p. c.,...	50,000.00	52,000.00
Baltimore Belt, 1st m. 5 p. c.,...	30,000.00	30,000.00
Elizabeth, of Austria, 4 p. c.,...	40,000.00	40,000.00
Lehigh Valley, cons., 4½ p. c.,...	50,000.00	51,000.00
Tioga, 1st m., 5 p. c.,.....	5,000.00	5,250.00
P. & R., imp. m., 6 p. c.,	100,000.00	104,500.00
Lehigh Val. Ter. Co., 5 p. c., reg.,	40,000.00	44,800.00
Cin., Ham. & Day., gen. m., 5 p. c.,	50,000.00	53,500.00
Camden & Atlantic, 5 p. c., g.,	50,000.00	52,500.00
Northern Pacific (Pend d'Oreille Div.), 1st m., 6 p. c.,.....	4,000.00	4,040.00
Cleve., Lorain & Wheeling, 1st m., cons., 5 p. c., g., 1933,....	50,000.00	54,500.00
North. Cent., cons., 6 p. c., 1900,	10,000.00	11,000.00
BANK STOCKS—		
Philadelphia National,.....	10,000.00	19,000.00
MISCELLANEOUS—		
Car Trust of N. Y., No. 2, Series D, 6 p. c., reg.,....	31,000.00	31,000.00

	Par Value.	Market Value.	
Chesapeake & Del. Canal, stk.,...	11,400.00	250.00	
Wreck. Boat "North America,"	35,000.00	35,000.00	
Philadelphia Bourse, stk.,.....	2,000.00	1,480.00	
Mutual Insurance, scrip (Atlantic Mutual), reg.,.....	4,155.00	4,155.00	
Brooklyn Whf. & Warehouse Co.,	30,000.00	30,900.00	
Ins. Co. of North America stk.,...	10,000.00	23,000.00	
Prospect Brewing Co., Phil., 6 p. c., 1st m., 1904,.....	25,000.00	25,000.00	
International Nav. Co., 6 p. c., 1906,	50,000.00	52,000.00	
Totals,.....	\$4,317,770.38	\$4,748,630.38	4,748,630.38

Loans on Collateral.

U'n & Logansport R.R. 7 p. c. bd.,	\$1,000	\$1,100	} \$2,400	
50 Shares Cambria Iron Co.,.....	2,500	2,200		
30 Shares Phila. Mortgage Co.,...	3,000	2,250	1,000	
50 Shares Penn. Co. for insurance on lives and granting annuities,...	5,000	24,300	10,000	
Totals,.....	\$11,500	\$29,850	\$13,400	13,400.00

Cash in Company's principal office,.....	}	759,625.96
Cash in bank,.....		
Gross premiums in due course of collection,.....		828,923.56
Reinsurance due,.....		21,112.26
Bills receivable, not matured, taken for premiums,.....		65,661.74
Bills receivable, past due,.....		Nothing.
Book debts due Company,.....		153,906.59
Gross assets of the Company,.....		\$9,487,673.53

III. LIABILITIES.

	Fire.	Marine and Inland.	
Losses adjusted and unpaid,.....	\$80,330.12	Nothing.	
Losses reported and unadjusted,...	207,118.04	\$299,400.00	
Losses resisted,.....	50,654.60	Nothing.	
Gross amt. of unpd. losses,	\$338,102.76	\$299,400.00	
Deduct salvage and reinsurance,...	21,424.18	163,000.00	
Net amt. of unpaid losses,	\$316,678.58	\$136,400.00	\$453,078.58
Unearned premiums on risks, one year or less,...	\$1,582,199.05		
Unearned premiums on risks, more than one year,.....		1,412,663.84	
Unearned premiums on marine and inland risks,		252,000.00	
		\$3,246,862.89	
Deduct reinsurance,.....		87,088.32	
Unearned premiums as computed above,.....			3,159,774.57

Reclaimable on perpetual fire policies,.....	779,739.28
Commissions and brokerage,.....	35,000.00
Reinsurance premiums,.....	35,199.54
All other liabilities,.....	2,865.07
Special deposits in other States and Country in excess of present liabilities therein,.....	118,713.28
Total liabilities, except capital and surplus,.....	\$4,584,370.32
Capital stock, less amount owned by Company,.....	2,990,000.00
Surplus beyond all liabilities,.....	* 1,913,303.21
Total liabilities, including capital and surplus,.....	\$9,487,673.53

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$4,860,646.81	\$2,250,691.06	
Deduct reinsurance, rebate, abate- ments, and return premiums,.....	835,282.32	635,135.53	
Actual cash premiums,...	\$4,025,364.49	\$1,615,555.53	\$5,640,920.02
Interest on mortgages of real estate,.....			147,994.00
Interest on loans and bonds, and dividends on stocks,.....			227,977.26
Net perpetual premiums for the year,.....			8,116.47
Deposit premiums received for perpetual risks,.....		\$22,245.82	
Actual cash income,.....			\$6,025,007.75

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses,.....	\$2,206,241.09	\$2,858,873.10	
Deduct salvage and reinsurance,...	66,686.89	1,092,352.11	
Net am't paid for losses,...	\$2,139,554.20	\$1,766,520.99	\$3,906,075.19
Cash dividends,.....			360,000.00
Commissions and brokerage,.....			1,001,120.15
Salaries and fees,.....			287,978.73
Taxes,.....			117,263.74
All other payments,...			335,390.48
Deposit premiums returned on perpetual risks during the year,.....		\$14,129.35	
Actual cash expenditure,.....			\$6,007,828.29

* NOTE. — The Department deducts from the above surplus of the following items, to wit: —

Company's own stock owned,.....	\$23,000.00	
Wrecking-boat, North America,.....	35,000.00	
Book debts due company,.....	153,906.59	\$211,906.59
Surplus as made by the Department,.....		\$1,701,396.62

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$599,673,684	\$5,655,683.97
Written or renewed during the year,.....	610,660,537	4,861,863.96
Totals,.....	\$1,210,334,221	\$10,517,547.93
Deduct those expired and marked off,.....	573,501,639	4,530,005.50
In force at the end of the year,.....	\$636,832,582	\$5,987,542.43
Deduct amount reinsured,.....	17,441,634	174,176.64
Net amount in force,	\$619,390,948	\$5,813,365.79

Perpetual Risks.

	Fire.	Deposit.
Perpetual risks in force on the 31st day of December of the preceding year,.....	\$33,519,356.82	\$848,329.35
Perpetual risks written during the year,....	914,092.92	22,245.82
Totals,.....	\$34,433,449.74	\$870,575.17
Deduct those marked off,.....	533,990.05	14,129.35
In force December 31, 1895,.....	\$33,899,459.69	\$856,445.82

	Marine and Inland.	Premiums.
In force at the end of the year,.....	\$42,000,000.00	\$252,000.00

Recapitulation of Fire Risks and Premiums (excluding Perpetuals).

Year written.	Term.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895....	One year or less,	\$376,031,148.00	\$3,164,398.09	1-2	\$1,582,199.05
1894....	Two years,....	2,119,884.00	18,423.41	1-4	4,605.85
1895....		1,314,394.00	12,737.53	3-4	9,553.15
1893....	Three years,....	48,830,851.00	489,900.91	1-6	81,650.15
1894....		50,356,611.00	521,206.46	1-2	260,603.23
1895....		54,432,496.00	563,488.53	5-6	469,573.81
1892....	Four years,....	1,700,933.00	17,734.75	1-8	2,216.84
1893....		1,542,472.00	16,666.09	3-8	6,249.78
1894....		1,914,083.00	19,079.28	5-8	11,924.55
1895....		1,221,512.00	12,493.02	7-8	10,931.39
1891....	Five years,....	20,838,322.00	236,055.73	1-10	23,605.57
1892....		21,691,981.00	253,902.01	3-10	76,170.60
1893....		19,603,901.00	226,275.66	1-2	113,137.83
1894....		17,017,618.00	205,568.38	7-10	143,897.87
1895....		17,148,369.00	209,384.19	9-10	188,445.77
	Over five years,.	1,068,007.00	20,228.34	Pro Rata.	10,097.45
Totals,.....		\$636,832,582.00	\$5,987,542.43	....	\$2,994,862.89
Deduct reinsurance,.....		17,441,634.00	174,176.64	....	87,088.32
Totals,		\$619,390,948.00	\$5,813,365.79	....	\$2,907,774.57
Perpetual risk,.....		33,899,459.69	856,445.82	5 & 10	779,739.28
Grand Totals,.....		\$653,290,407.69	\$6,669,811.61	....	\$3,687,513.85

214 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Premiums received since the organization of the Company, ..	\$121,113,186.96
Losses paid since the Company organized,	85,345,523.32
Cash dividends paid stockholders,	13,293,934.25
Losses incurred during the year (fire, \$2,157,728.44; marine and inland, \$1,828,520.99),	3,986,249.43
Stock owned by directors at par value,	260,000.00
Loaned to officers and directors,	11,000.00
Loaned to stockholders not officers,	2,400.00
Largest amount written on any one risk,	25,000.00

Special deposits elsewhere for the exclusive protection of
policy-holders there :

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,	\$28,000.00	\$40,395.08	.....
Virginia,	53,000.00	22,071.36	\$30,928.64
Oregon,	56,500 00	15,000.70	41,499.30
Canada,	111,000.00	64,714 66	46,285.34
Totals,	\$220,500.00	\$101,786.72	\$118,713.28

Business in Connecticut, 1895.

Fire risks taken (no inland), ..	\$6,639,182.72
Premiums received,	67,403.19
Losses paid,	32,456.94
Losses incurred,	26,816.59

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

PHILADELPHIA, PA.

Commenced Business, November, 1794.

GEORGE G. CROWELL, *President.*

A. B. EARLE, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, ..	\$336,865 38
Loans on bond and mortgage (first liens), not more than one year's interest due,	66,250.00
Interest due and accrued on bond and mortgage loans,	2,761.91
Value of lands mortgaged, ..	} \$130,000.00
Buildings (insured for \$39,300),	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
City of Quincy, 4½ p. c., 1906,..	\$10,000.00	\$10,500.00	
RAILROAD BONDS—			
Har., P. L. & Mt. Joy, 4s, 1913,	15,000.00	16,050.00	
Chicago & W. Indiana, 6s, 1919,	10,000.00	12,650.00	
Cor'g, Cow. An'm 6s, 1898,.....	2,000.00	2,100.00	
Shamokin, Sunb. & L. 5s, 1912,	10,000.00	10,200.00	
Ter. H. & Logansport 6s, 1913,.	20,000.00	21,000.00	
Steubenville & Indiana 5s, 1914,	30,000.00	33,000.00	
Pittsburgh Junction 6s, 1922, ..	10,000.00	13,000.00	
St. P. & North Pac. 6s, 1923,...	10,000.00	12,012.50	
Sunb., H. & Wilkes, 5s, 1928,..	4,000.00	4,253.33	
Northern Central 4½s, 1925,....	10,000.00	10,700.00	
Wabash 2ds, 5s, 1939,.....	14,000.00	10,080.00	
Syr., Gen. & Cor. 7s, 1905,.....	7,000.00	7,525.00	
BANK STOCK—			
Philadelphia National,.....	2,000.00	3,800.00	
MISCELLANEOUS—			
Long Dock Co., 6 p. c., 1935, ..	10,000.00	13,250.00	
Car Trust of N. Y., No.2, series C,	5,000.00	5,300.00	
Totals,.....	\$169,000.00	\$185,420.83	185,420.83
Cash in Company's principal office,.....			1,088.21
Cash in bank,.....			75,469.45
Interest due and accrued on stocks,.....			250.00
Gross premiums in due course of collection,.....			51,813.67
Bills receivable, not matured, taken for premiums,.....			1,963.25
Rents due and accrued,.....			8,540.73
Due for reinsurance,.....			6,920.48
Marine salvage,			3,787.77
Reclaimable on perpetual insurance,.....			9,049.15
George Gorham, receiver,.....			90.07
Book debts,.....			125.00
Gross assets of the Company,.....			\$750,395.90

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$2,175.67	
Losses reported and unadjusted,.....	19,818.08	
Losses resisted,....	Nothing.	
Gross amount of unpaid losses,.....		\$21,993.75
Unearned premiums on risks, one year or less,..	\$113,927.70	
Unearned premiums on risks, more than one year,	68,156.20	
Unearned premiums as computed above,.....		182,083.90
Reclaimable on perpetual policies,.....		203,322.42
Commissions and brokerage,.....		7,772.05
Due for borrowed money,.....		45,000.00
Taxes,.....		Nothing.

216 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Due for reinsurance,.....	Nothing.
Contingent reserve,.....	Nothing.
Special deposits in other States in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital and surplus,.....	\$460,172.12
Capital stock,.....	200,000.00
Surplus beyond all liabilities,.....	*90,223.78
Total liabilities, including capital and surplus,.....	\$750,395.90

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$389,931.78	
Deduct reinsurance, rebate, abatement, and return premiums,.....	94,317.57	
Actual cash premiums,.....		\$295,614.21
Interest on mortgages of real estate,.....		3,070.17
Interest on loans and bonds, and dividends on stocks,.....		7,738.13
Rents,.....		9,719.77
From all other sources,.....		Nothing.
Deposit premiums received from perpetual risks,.....	\$12,063.75	
Actual cash income,.....		\$316,142.28

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$37,717.77 occurring in previous years),.....	\$222,557.25	
Deduct salvage and reinsurance,..	34,380.69	
Net amount paid for losses,.....		\$188,176.56
Cash dividends,.....		10,000.00
Commissions and brokerage,.....		74,410.21
Salaries and fees,.....		15,307.96
Taxes,.....		3,522.30
All other payments,.....		19,285.33
Deposit premiums returned on perpetual risks,..	\$6,426.50	
Actual cash expenditure,.....		\$310,702.36

*NOTE.— The Department deducts from the above surplus of the following items, to wit :—	\$90,223.78
Book debts,.....	\$125.00
George Gorham, Receiver,.....	90.07
Surplus as made by the Department,.....	\$90,008.71

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,....	\$38,347,995	\$476,086.09
Written or renewed during the year,.....	29,615,904	389,664.76
Totals,	\$67,963,899	\$865,750.85
Deduct those expired and marked off,.....	34,030,832	428,177.38
In force at the end of the year,.....	\$33,933,067	\$437,573.47
Deduct amount reinsured,.....	5,209,969	55,899.23
Net amount in force,.....	\$28,723,098	\$381,674.24

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$15,686,962	\$227,855.40	1-2	\$113,927.70
1894....	Two years,.....	216,332	2,543.13	1-4	635.78
1895....		213,430	3,567.82	3-4	2,675.86
1893....	Three years,....	2,292,501	27,579.34	1-6	4,596.55
1894....		2,136,200	26,513.96	1-2	13,256.98
1895....		2,206,075	25,565.59	5-6	21,304.66
1892....	Four years,.....	191,499	2,147.12	1-8	268.39
1893....		165,965	1,675.31	3-8	628.24
1894....		128,652	1,687.80	5-8	1,054.87
1895....		127,300	1,136.49	7-8	994.43
1891....	Five years,.....	1,524,351	16,369.02	1-10	1,636.90
1892....		1,863,852	20,598.68	3-10	6,179.50
1893....		963,851	13,539.68	1-2	6,769.84
1894....		269,976	2,334.82	7-10	1,634.37
1895....		518,155	5,624.48	9-10	5,052.03
	Over five years,.	217,997	2,935.60	1-2	1,467.80
	Perpetual risks,.	6,904,134	225,913.79		203,322.42
Totals,.....		\$35,627,232	\$607,588.03		\$385,406.32

Premiums received since the organization of the Company,...	\$20,969,304.70
Losses paid since the Company organized,.....	16,618,090.50
Cash dividends paid stockholders,.....	4,271,406.00
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	28,400.00
Losses incurred during the year,....	176,570.58
Largest amount written on any one risk,.....	5,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$974,185.00
Premiums received,	10,291.13
Losses paid,.....	8,822.39
Losses incurred,.....	8,739.58

MERCANTILE FIRE AND MARINE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, May, 1823.

GEORGE R. ROGERS, *President*.JAMES SIMPSON, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$400,000.00
Whole amount of capital actually paid up in cash,.....	400,000.00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due,.....	\$90,000.00
Loans on bond and mortgage (first liens), more than one year's interest due,.....	Nothing.
Interest accrued on bond and mortgage loans,.....	650.09
Value of lands mortgaged,	\$97,600.00
Buildings (insured for \$100,000),.....	97,600.00
Total,.....	\$195,200.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS —		
Boston city, 4 p. c., 1920,.....	\$10,000.00	\$10,825.00
City of Cambridge, 4 p. c., 1912,.	5,000.00	5,400.00
City of Providence, 4 p. c., 1923,.	10,000.00	11,350.00
City of Lowell, 1920,.....	5,000.00	5,475.00
City of Taunton, 4s, 1922,.....	5,000.00	5,400.00
BANK STOCKS —		
Atlantic National,.....	10,000.00	12,000.00
City,.....	20,000.00	16,300.00
Columbian,	20,000.00	19,500.00
Eagle,.....	21,400.00	17,708.00
Globe,.....	30,000.00	25,725.00
Hamilton,	12,000.00	12,870.00
New England,.....	16,000.00	25,160.00
North,.....	20,000.00	21,475.00
Railroad,	1,800.00	2,380.00
State,.....	17,800.00	19,446.00
Suffolk,	53,500.00	56,710.00
Tremont,	20,000.00	18,600.00
Union,.....	20,000.00	26,450.00

	Par Value.	Market Value.	
RAILROAD BONDS —			
Union Pac., Lin. & Col., 5 p. c.,	\$25,000.00	\$8,750.00	
Kan. City, Ft. Scott & Memphis,			
6 p. c.,.....	5,000.00	4,650.00	
Oregon R'y & Nav. Co., 5 p. c.,	5,000.00	3,500.00	
Chic., Burl. & Quincy 5 p. c.,...	1,000.00	1,007.00	
Concord & Mont'l, 4 p. c., 1920,.	10,000.00	10,450.00	
Old Colony, 4 p. c., 1924,.....	10,000.00	10,725.00	
Boston & Albany, 4 p. c., 1913,.	15,000.00	15,862.00	
Boston & Lowell, 4 p. c., 1913,.	5,000.00	5,150.00	
Boston & Maine, 4 p. c., 1942, ..	10,000.00	10,450.00	
RAILROAD STOCKS—			
Boston & Providence,.....	20,000.00	52,700.00	
Chicago, Bur. & Quincy,	10,000.00	7,750.00	
MISCELLANEOUS —			
Lyman Mills,	10,000.00	8,925.00	
Totals,.....	\$423,500.00	\$452,693.00	452,693 00

Cash in Company's principal office,.....	2,551.59
Cash in bank,.....	45,253.34
Interest due and accrued on stocks and bonds,.....	1,214.67
Gross premiums in due course of collection,	22,730.67
Bills receivable, not matured, taken for premiums,.....	82.74
Assets of the Company at their actual value,....	\$615,178.10

III. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.
Losses reported and unadjusted,.....	\$23,895.00
Losses resisted,.....	1,250.00
Gross amount of unpaid losses,.....	\$25,145.00
Deduct reinsurance,.....	Nothing.
Net amount of unpaid losses,.....	\$25,145.00
Unearned premiums on risks, one year or less,...	\$71,763.75
Unearned premiums on risks, more than one	
year,.....	75,346.39
Unearned premiums on inland navigation risks,.	Nothing.
Unearned premiums as computed above,.....	147,110.14
Commissions and brokerage,.....	3,906.03
Cash dividends to stockholders remaining unpaid,.....	198.00
Due for salaries, rent, advertising, etc.,.....	661.34
Taxes,.....	Nothing.
Return premiums,.....	2,187.93
All other demands,.....	620.98
Special deposits in other States in excess of present liabilities	
therein,.....	Nothing.
Total liabilities, except capital and surplus,.....	\$179,829.42

220 MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Capital stock,.....	400,000.00
Surplus beyond all liabilities,.....	35,848.68
Total liabilities, including capital and surplus,.....	\$615,178.10

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$235,098.91	\$3,734.97	
Deduct reinsurance, rebate, abatement, and return premiums,....	47,769.82	Nothing.	
Actual cash premiums,....	\$187,329.09	\$3,734.97	\$191,064.06
Interest on mortgages of real estate,.....			3,624.62
Interest on loans and bonds, and dividends on stocks,.....			18,169.57
From all other sources,.....			Nothing.
Actual cash income,.....			\$212,858.25

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$7,393.21 occurring in previous years),...	\$71,407.83	\$295.51	
Deduct salvage and reinsurance,....	Nothing.	Nothing.	
Net amount paid for losses,	\$71,407.83	\$295.51	\$71,703.34
Cash dividends,.....			23,802.00
Scrip or certificates of profit redeemed in cash,.....			Nothing.
Commissions and brokerage,.....			42,799.46
Salaries, fees, etc.,.....			19,143.42
Taxes,.....			3,825.44
All other payments,.....			16,620.48
Actual cash expenditure,.....			\$177,894.14

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$27,968,783	\$296,504.01
Written or renewed during the year,.....	21,683,939	236,169.52
Totals,.....	\$49,652,722	\$532,673.53
Deduct those expired and marked off,.....	20,562,759	207,553.15
In force at the end of the year,.....	\$29,689,963	\$325,120.38
Deduct amount reinsured,.....	2,902,594	31,283.54
Net amount in force,.....	\$26,187,369	\$293,836.84

	Marine and Inland.	Premiums.
In force at the end of the year,.....	Nothing.	Nothing.

Recapitulation of Fire Risks and Premiums.

Year written.	Year.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$12,193,517	\$143,527.50	1-2	\$71,763.75
1894....	Two years,.....	13,634	71.62	1-4	17.90
1895....		174,721	1,302.17	3-4	976.63
1893....	Three years,....	1,753,044	20,053.48	1-6	3,342.25
1894....		1,569,227	17,710.51	1-2	8,855.25
1895....		2,113,019	22,820.80	5-6	19,017.33
1892....	Four years,.....	229,602	2,522.06	1-8	315.26
1893....		105,515	1,102.99	3-8	413.61
1894....		126,168	1,153.06	5-8	720.65
1895....		111,375	1,160.37	7-8	1,015.33
1891....		1,285,956	14,001.60	1-10	1,400.16
1892....	Five years,.....	1,964,021	20,524.90	3-10	6,157.47
1893....		1,788,216	18,973.90	1-2	9,486.95
1894....		1,120,650	11,965.18	7-10	8,375.57
1895....		1,638,704	16,946.70	9-10	15,252.03
Totals,.....		\$26,187,369	\$293,836.84		\$147,110.14

Premiums received since the organization of the Company,...	\$8,163,893.00
Losses paid since the Company organized,.....	5,710,636.00
Cash dividends paid stockholders,.....	2,196,720.00
Stock dividends declared,.....	100,000.00
Stock owned by directors at par value,.....	11,000.00
Losses incurred during the year (fire, \$86,773.00; marine, and inland, \$296.00),.....	87,069.00
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,026,637.00
Premiums received,.....	8,391.90
Losses paid,.....	681.72
Losses incurred,.....	728.28

MERCHANTS INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1858.

G. LEE STOUT, *President*.J. R. MULLIKIN, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, .	\$1,000,000.00
Whole amount of capital actually paid in cash,	4,000,000.00

I. ASSETS.

Value of real estate owned by the Company, unincumbered, ..	\$302,948.25
Loans on bond and mortgage (first liens), more than one year's interest due,	294,400.00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$1,000 is in process of foreclosure), ..	1,000.00
Interest due and accrued on bond and mortgage loans,	5,630.89
Value of lands mortgaged,	\$447,750.00
Buildings (insured for \$373,750),	289,600.00
Total,	\$737,350.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
United States reg. 4 p. c.,	\$25,000.00	\$27,500.00
RAILROAD BONDS —		
New Jersey Southern, 1899,	30,000.00	31,200.00
Long Branch & Sea Shore, 1899,	5,000.00	5,500.00
Midland of New Jersey, 1910,	100,000.00	115,500.00
Newark & Bloomfield H. C. Co., 1901,	10,000.00	10,800.00
Belleville & Newark H. C. Co., 1900,	1,000.00	1,100.00
Irvington & Newark H. C. Co., 1900, ..	3,000.00	3,210.00
North Hudson County, 1928,	97,000.00	101,365.00
Newark Pass,	20,000.00	21,200.00
RAILROAD STOCKS —		
Morris & Essex,	25,000.00	41,250.00
Warren,	36,050.00	59,482.50
United N. J. R.R. & Canal Co., ..	15,000.00	35,625.00

MISCELLANEOUS—	Par Value.	Market Value.	
Long Branch School bds., 1905,...	10,000.00	10,800.00	
Newark Gas Light Co.,.....	50,000.00	62,500.00	
Newark Gas Co.,.....	8,700.00	8,047.50	
Am. Dock & Imp. Co., 1921,....	50,000.00	55,750.00	
Elizabeth City 4 p. c. adj.,.....	50,000.00	46,000.00	
Totals,.....	\$535,750.00	\$636,830.00	636,830.00

Loan on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Morris & Essex R.R. stk.,..	\$10,000.00	\$16,500.00	\$6,500.00	6,500 00
Cash in Company's principal office,.....				10,230.23
Cash in bank,.....				59,961.38
Interest due and accrued on stocks and bonds,.....				5,729.16
Interest due and accrued on collateral loans,.....				83.35
Gross premiums in due course of collection,.....				127,419.37
Rents due and accrued,.....				1,307.42
Reinsurance due,.....				243.89
Premiums unpaid on policies (more than three months due),.....			\$13,386.89	

Assets of the Company at their actual value,..... \$1,452,233 94

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$70,391.07	
Losses reported and unadjusted,.....	26,211.49	
Losses resisted,.....	20,093.99	
Gross amount of unpaid losses,.....	\$116,696.55	
Deduct reinsurance (except that of Columbian),..	6,694.29	
Net amount of unpaid losses,.....		\$110,002.26
Unearned premiums on risks, one year or less,...	\$359,462.60	
Unearned premiums on risks, more than one year,.....	295,450.70	
Unearned premiums, as computed above,.....		654,913.30
Reclaimable on perpetual policies,.....		Nothing.
Commissions and brokerage,.....		16,316.69
Principal unpaid on scrip or certificates of profits,.....		385.00
Interest due and declared and remaining unpaid,.....		84.52
Cash dividends to stockholders remaining unpaid,.....		Nothing.
Taxes,.....		1,285.74
Return premiums,.....		10,244.02
Reinsurance,.....		1,452.26
Current expenses,.....		7,006.54
Special deposit in Georgia in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$801,690.33
Capital stock,.....		400,000.00
Surplus beyond all liabilities,.....		250,593.61
Total liabilities, including capital and surplus,.....		\$1,452,283.94

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,114,477.23	
Deduct reinsurance, rebate, abatements, and re- turn premiums,.....	182,034.88	
Actual cash premiums,.....		\$932,442.35
Interest on mortgages of real estate,.....		16,867.47
Interest on loans and bonds, and dividends on stocks,.....		30,256.58
Rents,.....		16,005.69
All other sources,.....		Nothing.
Actual cash income,.....		\$995,572.09

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$94,073.50 occurring in previous years),.....	\$482,091.55	
Deduct salvage and reinsurance,.....	10,488.30	
Net amount paid for losses,.....		\$471,603.25
Cash dividends,.....		24,000.00
Scrip or certificates of profit redeemed in cash,.....		Nothing.
Commissions and brokerage,.....		173,571.90
Salaries and fees,.....		45,238.69
Taxes,.....		32,500.00
All other payments,.....		108,670.36
Deposit premiums returned during the year,...	Nothing.	
Actual cash expenditure,.....		\$855,584.20

VI. MISCELLANEOUS.

Risks and Premiums (including Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....	\$109,470,450	\$1,218,113.59
Written or renewed during the year,.....	97,901,836	1,113,989.49
Totals,	\$207,372,286	\$2,332,103.08
Deduct those expired and marked off,.....	84,809,468	991,139.04
In force at the end of the year,	\$122,562,818	\$1,340,964.04
Deduct amount reinsured,	3,778,839	35,153.89
Net amount in force,.....	\$118,783,979	\$1,305,810.15

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895.....	One year or less,	\$60,094,824	\$718,925.21	1-2	\$359,462.60
1894.....	Two years,.....	303,950	2,580.31	1-4	645.08
1895.....		171,085	1,529.56	3-4	1,147.17
1893.....	Three years,....	12,772,248	124,665.75	1-6	20,777.62
1894.....		12,897,680	125,970.93	1-2	62,985.46
1895.....		16,385,088	155,587.64	5-6	129,656.37
1892.....	Four years,	98,075	817.88	1-8	102.23
1893.....		149,324	1,243.97	3-8	466.49
1894.....		112,575	931.31	5-8	582.05
1895.....		103,325	1,157.94	7-8	1,013.16
1891.....	Five years,.....	4,315,381	45,246.71	1-10	4,524.67
1892.....		3,716,952	42,149.35	3-10	12,644.79
1893.....		2,506,370	26,740.62	1-2	13,370.31
1894.....		1,941,371	20,844.59	7-10	14,591.22
1895.....		3,155,231	36,380.73	9-10	32,742.66
Various.	Over 5 years,...	60,500	1,037.65	....	201.42
Totals,.....		\$118,783,979	\$1,305,810.15	....	\$654,913.30

Premiums received since the organization of the Company,....	\$14,400,870.85
Losses paid since the Company organized,.....	8,245,111.51
Cash dividends paid to stockholders,.....	932,219.00
Stock dividends declared,.....	240,000.00
Stock owned by directors at par value,.....	91,675.00
Losses incurred during the year,.....	479,344.20
Loaned to directors,.....	6,500.00
Largest amount written on any one risk,	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$2,097,349.31
Premiums received,	18,702.73
Losses paid,.....	7,155.10
Losses incurred,.....	7,633.88

MERCHANTS INSURANCE COMPANY,

IN PROVIDENCE, R. I.

Commenced Business, July, 1851.

WILLIAM T. BARTON, *President.*WILLIAM P. GOODWIN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due,.....	\$98,800.00
Interest accrued on bond and mortgage loans,.....	1,067.00
Value of lands mortgaged,.....	\$105,000.00
Buildings (insured for \$134,000),.....	197,000.00
Total,.....	\$302,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
BANK STOCKS—		
National Bank of Commerce,....	\$80,000.00	\$72,000.00
American National,.....	50,000.00	45,000.00
Merchants National,.....	20,000.00	26,600.00
Globe National,.....	10,000.00	11,000.00
Phenix National,.....	10,000.00	14,600.00
Mechanics National,.....	12,850.00	13,621.00
Manufacturers National,.....	10,200.00	14,484.00
RAILROAD STOCKS AND BONDS—		
Chic., Bur. & North. bonds,....	10,000.00	10,300.00
Eastern of Minnesota, bonds,....	10,000.00	10,400.00
Lowell Street bonds,.....	5,000.00	5,000.00
Minneapolis Street bonds,.....	5,000.00	4,750.00
St. P. & Duluth preferred stock,	10,000.00	8,800.00
Chicago & Northwestern stock,...	20,000.00	19,900.00
New York Central stock,.....	15,000.00	14,625.00
Illinois Central stock,.....	5,000.00	4,675.00
Michigan Central stock,.....	10,000.00	9,550.00
MISCELLANEOUS—		
Providence Gas Co. stock,.....	25,000.00	42,000.00
Underwriters' Salvage Co. stock,	500.00	.....
Totals,.....	\$308,550.00	\$327,305.00
		327,305.00

Loan on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
N. H. & Derby R. R. bds., 1900,	\$4,000	\$4,400	\$7,165.50	}
Wisconsin Central Imp. Co.,	2,000	1,700		
Wisconsin Cent. Co. bd., 1936,	2,000	1,700		
Nat'l Bank of Commerce stk.,	250	225		
Totals,.....	\$7,550	\$9,705	\$7,165.50	7,165.50
Cash in Company's principal office,...				1,527.74
Cash in bank,				39,640.85
Interest due and accrued on stocks and bonds,.....				1,525.00
Interest due and accrued on collateral loans,.....				65.36
Gross premiums in due course of collection,.....				25,748.75
Bills receivable, not matured, taken for premiums,.....				13,324.91
Assets of the Company at their actual value,....				\$516,170.77

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$3,948.69	
Losses reported and unadjusted,.....	13,936.43	
Losses resisted,.....	2,778.00	
Gross amount of unpaid losses,.....	\$20,663.12	
Deduct reinsurance,.....	Nothing.	
Net amount of unpaid losses,.....		\$20,663.12
Unearned premiums on risks, one year or less,	\$110,998.91	
Unearned premiums on risks, more than one year,.....	78,877.85	
Unearned premiums, as computed above,.....		189,876.76
Commissions and brokerage,.....		2,398.49
Taxes,		266.49
Due and accrued for salaries, rent, etc.,.....		1,200.00
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$214,404.86
Capital stock,.....		200,000.00
Surplus beyond capital and all liabilities,.....		101,765.91
Total liabilities, including capital and surplus,.....		\$516,170.77

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$318,366.74	
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	47,451.85	
Actual cash premiums,.....		\$270,914.89
Interest on mortgages of real estate,.....		4,459.99
Interest on loans and bonds, and dividends on stocks,.....		14,916.05
Actual cash income,.....		\$290,288.93

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$26,113.77 occurring in previous years),.....	\$139,699.43
Deduct salvage and reinsurance,.....	4,871.28
Net amount paid for losses,.....	\$134,828.15
Cash dividends,.....	12,000.00
Commissions and brokerage,.....	52,575.49
Salaries and fees,.....	41,531.18
Taxes,.....	7,697.59
All other payments,.....	1,185.90
Actual cash expenditure,.....	\$249,818.31

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,	\$31,274,545	\$376,225.57
Written or renewed during the year,.....	26,763,880	319,539.22
Totals,	\$58,037,925	\$695,764.79
Deduct those expired and marked off,.....	25,757,979	315,927.28
In force at the end of the year,.....	\$32,279,946	\$379,837.51
Deduct amount reinsured,	642,528	7,485.05
Net amount in force,	\$31,637,418	\$372,352.46

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$17,408,862	\$221,997.83	1-2	\$110,998.91
1894....		93,821	929.12	1-4	232.28
1895....	Two years,	93,272	781.53	3-4	586.15
1893....		2,103,962	22,511.47	1-6	3,751.91
1894....	Three years,.....	2,336,956	25,831.37	1-2	12,915.69
1895....		2,933,560	31,182.57	5-6	25,985.47
1892....	Four years,.....	66,304	619.49	1-8	77.44
1893....		51,925	572.58	3-8	214.72
1894....		72,751	744.73	5-8	465.46
1895....		48,925	457.37	7-8	400.20
1891....	Five years.....	1,169,012	11,946.65	1-10	1,194.66
1892....		1,360,569	13,887.09	3-10	4,166.13
1893....		1,307,403	13,144.25	1-2	6,572.12
1894....		1,239,092	13,280.77	7-10	9,296.54
1895....		1,351,504	14,465.64	9-10	13,019.08
Totals,.....		\$31,637,418	\$372,352.46		\$189,876.76

Premiums received since the organization of the Company,...	\$7,799,059.70
Losses paid since the Company organized,.....	5,191,781.43
Cash dividends paid stockholders,.....	722,000.00
Stock owned by directors at par value,.....	44,100.00
Loaned to officers and directors,.....	7,165.50
Losses incurred during the year,.....	126,542.98
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,006,460.00
Premiums received,.....	8,941.61
Losses paid,.....	3,937.04
Losses incurred,.....	2,950.82

MICHIGAN FIRE AND MARINE INSURANCE COMPANY,

DETROIT, MICH.

Commenced Business, March, 1881.

D. WHITNEY, JR., *President.*

F. H. WHITNEY, *Secretary*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$400,000.00
Whole amount of capital actually paid up in cash,.....	400,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$52,859.27
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	516,443.00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$14,470 is in process of fore- closure),.....	29,595.00
Interest due and accrued on bond and mortgage loans,.....	16,697.35
Value of lands mortgaged,.....	\$842,860
Buildings (insured for \$369,625),.....	573,350
Total,.....	\$1,416,210

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL AND COUNTY BONDS —			
Cheboygan Co., 5½ p. c., 1896,...	\$12,500.00	\$12,500.00	
Detroit city, 3½ p. c., 1906,.....	10,025.00	10,025.00	
Marquette city, 5 p. c., 1901,....	32,000.00	33,600.00	
BANK STOCK —			
People's Savings Bank, Detroit,.	5,000.00	8,500.00	
Totals,.....	\$59,525.00	\$64,625.00	64,625.00

Loan on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Real Estate deed,.....	\$10,000.00	\$10,000.00	\$3,225.60	3,225.60
Cash in Company's principal office,.....				10,845.43
Cash in bank,.....				45,698.27
Interest due and accrued on stocks and bonds,.....				1,546.92
Gross premiums in due course of collection,.....				61,470.40
Bills receivable, not matured, taken for premiums,.....				438.06
Reinsurance due,.....				Nothing.
Gross assets of the Company,.....				\$803,444.30

III. LIABILITIES.

Losses adjusted and unpaid,	\$4,537.23	
Losses reported and unadjusted,	11,091.75	
Losses resisted,.....	2,073.34	
Gross amount of unpaid losses,.....	\$17,702.32	
Deduct reinsurance,.....	Nothing.	
Net amount of unpaid losses,.....		\$17,702.32
Unearned premiums on risks, one year or less,..	\$117,335.85	
Unearned premiums on risks, more than one year,	106,457.01	
Unearned premiums on inland navigation risks,	Nothing.	
Unearned premiums as computed above,.....		223,792.86
Commissions and brokerage,.....		11,964.29
Return premiums,		3,270.07
Due for salaries, rent, advertising, etc.,.....		Nothing.
Reinsurance due,.....		1,604.17
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$258,333.71
Capital stock,		400,000.00
Surplus beyond all liabilities,.....		145,110.59
Total liabilities, including capital and surplus,.....		\$803,444.30

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$369,294.03	\$1,462.67	
Deduct reinsurance, rebate, abatement, and return premiums,...	75,164.16	Nothing.	
Actual cash premiums,....	\$294,129.87	\$1,462.67	\$295,592.54
Interest on mortgage of real estate,.....			33,450.69
Interest on loans and bonds, and dividends on stock,.....			4,778.29
From all other sources,.....			1,731.90
Actual cash income,			\$335,553.42

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$14,551.33) occurring in previous years,.....	\$182,096.66	Nothing.	
Deduct salvage and reinsurance,...	\$9,229.61	Nothing.	
Net amount paid for losses,	\$176,863.05	Nothing.	\$176,863.05
Cash dividends,.....			16,000.00
Commissions and brokerage,			58,878.34
Salaries and fees,.....			14,973.56
Taxes,.....			14,703.66
All other payments,.....			32,515.42
Actual cash expenditure,.....			\$313,934.03

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$39,908,445	\$497,222.33
Written or renewed during the year,.....	29,930,000	381,837.41
Totals,.....	\$69,838,445	\$879,059.74
Deduct those expired and marked off,.....	31,775,229	407,108.82
In force at the end of the year,	\$38,063,216	\$471,950.92
Deduct amount reinsured,.....	2,551,043	29,091.90
Net amount in force,.....	\$35,512,173	\$442,859.02

	Marine and Inland.	Premiums.
In force at the end of the year,.....	Nothing.	Nothing.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$17,143,739	\$234,671.71	1-2	\$117,335.85
1894....	Two years,.....	10,150	125.40	1-4	31.35
1895....		7,800	68.70	3-4	51.52
1893....	Three years,....	5,094,939	55,688.70	1-6	9,281.45
1894....		4,965,795	55,163.72	1-2	27,581.86
1895....		5,854,937	64,363.16	5-6	53,635.97
1892....	Four years,.....	36,200	285.37	1-8	35.67
1893....		35,000	317.00	3-8	118.87
1894....		56,500	491.22	5-8	307.01
1895....		44,750	339.37	7-8	296.95
1891....	Five years,.....	505,465	6,499.52	1-10	649.95
1892....		538,395	7,371.35	3-10	2,211.39
1893....		420,502	6,285.85	1-2	3,142.62
1894....		354,725	4,784.68	7-10	3,349.22
1895....		443,276	6,403.27	9-10	5,762.88
Totals, ...		\$35,512,173	\$442,859.02		\$223,792.86

Premiums received since the organization of the Company,...	\$5,109,341.42
Losses paid since the Company organized,.....	2,770,896.16
Cash dividends paid stockholders,.....	182,000.00
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	218,300.00
Losses incurred during the year (fire, \$174,488.73; marine and inland, nothing),...	174,488.73
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$538,248.00
Premiums received,.....	5,565.81
Losses paid,.....	1,268.97
Losses incurred,.....	2,818.97

MILWAUKEE MECHANICS INSURANCE COMPANY,

MILWAUKEE, WIS.

Commenced Business, April, 1852.

CHRISTIAN PREUSSER, *President.*ADOLPH J. CRAMER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,...	\$45,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	1,115,997.65
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which \$15,000 is in process of foreclosure),.....	15,000.00
Interest accrued on bond and mortgage loans,.....	27,238.00
Value of lands mortgaged,.....	\$2,097,900.00
Buildings (insured for \$594,800),.....	700,000.00
Total,.....	\$2,797,900.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL AND COUNTY BONDS —		
La Crosse City, Wis., 5 p. c., 1900,	\$35,000.00	\$37,100 00
Milwaukee City 4 p. c., 1905,...	69,000.00	71,760.00
Milwaukee City bath 4 p. c., 1905,	17,000.00	17,680.00
Milwaukee City park 4 p. c., 1905,	75,000.00	78,000.00
Milwaukee City sewerage,.....	47,500.00	52,500.00
Milwaukee County 5 p. c., 1907,	23,000.00	25,300 00
Brown County, Wis., 5 p. c., 1910,	32,000.00	34,240.00
Ram. Co., Minn., ln., 4½ p. c., 1917,	100,000.00	110,000.00
Oshkosh, Wis., city, 7 p. c., 1895-99,	28,000.00	29,400.00
St. Paul, Minn., water, 5 p. c., 1909,	100,000.00	114,000.00
St. Paul, Minn., bd. of ed. 4½ p. c., 1917,.....	125,000.00	137,500.00
Sanitary District of Chicago,...	50,000.00	52,875.00
MISCELLANEOUS —		
Mil. Underwriters Bld. As. stk.,	2,042.00	2,192.20
Totals,.....	\$703,542.00	\$762,547.20

762,547.20

Cash in Company's office,	30,879.96
Cash in bank,	96,500.34
Interest due and accrued on stocks and bonds,	6,303.00
Interest due and accrued on collateral loans,	Nothing.
Gross premiums in due course of collection,	136,182.52
Assets of the Company at their actual value,	\$2,235,648.67

III. LIABILITIES.

Losses adjusted and unpaid,	\$17,078.20
Losses reported and unadjusted,	48,044.00
Losses resisted,	15,850.00
Gross amount of unpaid losses,	\$80,972.20
Deduct reinsurance,	Nothing.
Net amount of unpaid losses,	\$80,972.20
Unearned premiums on risks, one year or less, .	\$332,140.41
Unearned premiums on risks, more than one year,	410,980.34
Unearned premiums as computed above,	743,120.75
Commissions and brokerage,	25,216.50
Retained as special reserve,	44,530.55
Special deposits in other States in excess of present liabilities therein,	Nothing.
Total liabilities, except capital and surplus,	\$893,840.00
Capital stock,	200,000.00
Surplus beyond all liabilities,	1,141,808.67
Total liabilities, including capital and surplus,	\$2,235,648.67

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$1,099,766.61
Deduct reinsurance, rebate, abatement, and re- turn premiums,	230,338.78
Notes received for premiums, un- paid,	\$136,182.52
Actual cash premiums,	\$869,427.83
Interest on mortgages of real estate,	59,718.82
Interest on loans and bonds, and dividends on stocks,	27,843.99
Rents,	1,200.00
From all other sources,	Nothing.
Actual cash income,	\$958,190.64

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$62,472.75 oc- curring in previous years),	\$515,070.32
Deduct salvage and reinsurance,	47,030.29
Net amount paid for losses,	\$468,040.03

Cash dividends,.....	60,000.00
Commissions and brokerage,.....	236,125.06
Salaries and fees,.....	53,807.87
Taxes,.....	31,930.59
All other payments,.....	58,461.86
Actual cash expenditure,.....	\$908,365.41

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$108,169,070	\$1,360,242.99
Written or renewed during the year,.....	82,248,994	1,175,120.06
Totals,.....	\$190,418,064	\$2,535,363.05
Deduct those expired and marked off,.....	77,253,657	1,000,475.69
In force at the end of the year,.....	\$113,164,407	\$1,534,887.36
Deduct amount reinsured,.....	7,732,510	96,708.23
Net amount in force,.....	\$105,431,897	\$1,438,179.13

Recapitulation of Fire Risks and Premiums.

Year. written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums. unearned.
1895....	One year or less, .	\$42,194,277	\$664,280.83	1-2	\$332,140.41
1893....	Three years,.....	.....	185,360.84	1-6	30,893.47
1894....		54,305,086	171,148.90	1-2	85,574.45
1895....		.....	271,565.35	5-6	226,304.46
1891....	Five years,.....	.....	27,832.03	1-10	2,783.20
1892....		.....	39,628.19	3-10	11,888.45
1893....		8,932,534	36,752.06	1-2	18,376.03
1894....		.....	11,447.78	7-10	8,013.44
1895....		.....	30,163.15	9-10	27,146.84
Totals,.....		\$105,431,897	\$1,438,179.13	....	\$743,120.75

Premiums received since the organization of the Company, ..	\$11,363,844.86
Losses paid since the Company organized,.....	5,717,187.58
Cash dividends declared,.....	520,000.00
Stock owned by directors at par value,.....	82,910.00
Losses incurred during the year,....	486,539.48
Loaned to stockholders not officers,.....	137,463.00
Loaned to officers and directors,.....	7,600.00
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,398,376.09
Premiums received,.....	10,641.52
Losses paid,.....	3,600.98
Losses incurred,.....	4,880.98

NEWARK FIRE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, May, 1810.

JOHN J. HENRY, *President.*FRANK T. MCBRIDE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$250,000.00
Whole amount of capital actually paid up in cash,.....	250,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,...	\$51,200.00
Loans on bond and mortgage (first liens), not more than one year's interest due,...	279,690.00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$3,000 is in process of foreclosure),..	3,000.00
Interest due and accrued on bond and mortgage loans,.....	5,062.34
Value of lands mortgaged,.....	\$299,100.00
Buildings (insured for \$395,020.00),.....	460,100.00
Total,.....	\$759,200.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
United States, 4 p. c., reg.,.....	\$40,000.00	\$43,600.00
RAILROAD BONDS —		
Essex Passenger Railway,.....	5,000.00	5,550.00
Orange & Newark H. R. R. Co.,	25,000.00	28,000.00
Newark & So. Orange H. R. R. Co.,	20,000.00	20,000.00
West Shore, reg. 4 p. c.,.....	35,000.00	36,400.00
Newark & Irvington H. C. R. R.,	2,000.00	2,140.00
Newark & Bloomfield H. C. R. R.,	2,000.00	2,160.00
BANK Stocks —		
National Newark Banking Co.,...	7,700.00	12,705.00
Newark City National,.....	13,250.00	20,537.50
National State,.....	15,900.00	24,645.00
RAILROAD STOCKS —		
Morris & Essex,.....	20,000.00	33,000.00

MISCELLANEOUS —	Par Value.	Market Value.	
Underwriters' Pro. Ass'n bds.,...	1,000.00	1,000.00	
Hoboken Land and Imp. bds.,...	25,000.00	26,000.00	
Newark water bond,.....	3,000.00	3,000.00	
Totals,	\$214,850.00	\$258,737.50	258,737.50
Cash in Company's principal office,.....			1,365.53
Cash in bank,.....			27,850.10
Interest due and accrued on stocks and bonds,.....			3,095.00
Gross premiums in due course of collection,.....			18,780.76
Bills receivable, not matured, taken for premiums,.....			155.00
Rents due and accrued,.....			102.08
Reinsurance due,.....			Nothing.
Premiums unpaid (more than three months due),		\$969.27	
Assets of the Company at their actual value,.....			\$649,038.31

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$9,615.69	
Losses reported and unadjusted,.....	11,977.16	
Losses resisted,.....	1,965.28	
Gross amount of unpaid losses,.....	\$23,558.13	
Deduct reinsurance,.....	Nothing.	
Net amount of unpaid losses,.....		\$23,558.13
Unearned premiums on risks, one year or less,...	\$64,057.91	
Unearned premiums on risks, more than one year,	62,328.22	
Unearned premiums as computed above,.....		126,386.13
Commissions and brokerage,.....		3,758.40
Taxes,.....		48.60
Cash dividends to stockholders remaining unpaid,.....		6,748.00
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$160,499.26
Capital stock,.....		250,000.00
Surplus beyond all liabilities,.....		238,539.05
Total liabilities, including capital and surplus,.....		\$649,038.31

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$197,081.07	
Deduct reinsurance, rebate, abatement, and return premiums,	30,770.00	
Actual cash premiums,.....		\$166,311.07
Interest on mortgages of real estate,.....		13,143.62
Interest on loans and bonds, and dividends on stocks,.....		12,185.94
Rents,.....		1,031.16
Actual cash income,.....		\$192,671.79

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$19,426.47 occurring in previous years),	\$83,919.36
Deduct salvage and reinsurance,	2,616.48
Net amount paid for losses,	\$81,302.88
Cash dividends,	25,265.10
Commissions and brokerage,	31,712.36
Salaries and fees,	20,329.09
Taxes,	7,969.76
All other payments,	12,783.45
Actual cash expenditure,	\$179,362.64

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,	\$29,211,890	\$279,543.90
Written or renewed during the year,	20,838,321	197,642.51
Totals,	\$50,050,211	\$477,186.41
Deduct those expired and marked off,	22,109,639	209,710.16
In force at the end of the year,	\$27,940,572	\$267,476.25
Deduct amount reinsured,	1,663,000	13,088.29
Net amount in force,	\$26,277,572	\$254,387.96

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895.....	One year or less,	\$12,232,457	\$128,115.82	1-2	\$64,057.91
1894.... }	Two years,	37,145	307.88	1-4	76.97
1895.... }		33,550	269.19	3-4	201.90
1893.... }	Three years,	4,279,814	37,111.02	1-6	6,185.17
1894.... }		3,721,712	30,605.43	1-2	15,302.72
1895.... }		4,238,811	35,708.38	5-6	29,756.99
1892.... }	Four years, . . .	25,000	189.88	1-8	23.74
1893.... }		17,000	159.00	3-8	59.63
1894.... }		17,250	124.88	5-8	78.05
1895.... }		26,500	254.34	7-8	222.55
1891.... }	Five years,	374,135	5,005.07	1-10	500.51
1892.... }		383,511	4,528.68	3-10	1,358.60
1893.... }		311,293	3,825.32	1-2	1,912.66
1894.... }		279,726	3,580.21	7-10	2,506.15
1895.... }		299,668	4,602.36	9-10	4,142.58
Totals,		\$26,277,572	\$254,387.96	....	\$126,386.13

Premiums received since the organization of the Company,...	\$4,842,792.12
Losses paid since the Company organized,.....	2,350,890.73
Cash dividends paid stockholders,.....	765,780.40
Loaned to officers and directors,.....	6,500.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	40,505.00
Losses incurred during the year,.....	83,341.26
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$343,755.74
Premiums received,.....	3,520.62
Losses paid,.....	833.62
Losses incurred,.....	822.62

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

Commenced Business, April, 1870.

JOHN C. FRENCH, *President.*GEORGE E. KENDALL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,.....	800,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, .	\$44,250.00
Loans on bond and mortgage (first liens), not more than one year's interest due,....	589,476.66
Interest accrued on bond and mortgage loans,.....	Nothing.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p. c., 1907,.....	\$75,000.00	\$82,500.00
United States 5 p. c., 1904,.....	25,000.00	28,750.00
MUNICIPAL AND COUNTY BONDS—		
City of Topeka, Kansas,.....	2,000.00	2,000.00
“ Moorhead, Minn.,.....	6,000.00	6,000.00
“ Lincoln, Neb.,.....	21,000.00	21,420.00
“ Seattle, Washington,....	10,000.00	10,200.00
“ Tacoma, Washington,...	25,000.00	27,000.00
“ East Portland, Oregon,..	25,000.00	27,000.00

City of Cleveland, Ohio,.....	50,000.00	52,000.00
“ Columbus, Ohio,.....	10,000.00	11,000.00
“ Ashtabula, Ohio,.....	10,000.00	10,400.00
“ Dayton, Ohio,	20,000.00	21,200.00
“ Salem, Mass.,.....	10,000.00	10,200.00
Hillsborough County, N. H.,....	15,000.00	15,600.00
Topeka, Kan., Water Supply Co.,	20,000.00	20,000.00
Claremont, N. H., Water Works,	5,000.00	5,000.00
RAILROAD BONDS—		
Watertown & Rome, 6 p. c.,....	10,000.00	12,000.00
Maine Central, 6 p. c.,.....	10,000.00	10,600.00
N. Y. & New England, 7 p. c.,	10,000.00	12,000.00
N. Y. & New England, 6 p. c.,	10,000.00	11,200.00
Bost., Concord & Mont., 6 p. c.,	50,000.00	62,000.00
Concord & Montreal, 4 p. c.,....	100,000.00	103,000.00
Chicago, Burlington & Quincy,		
7 p. c.,.....	18,000.00	20,880.00
Chicago, Burlington & Quincy,		
Denver, Ext., 4 p. c.,.....	10,000.00	9,200.00
Chicago, Burlington & Quincy,		
con., 5 p. c.,.....	20,000.00	20,600.00
Union Pacific “Trust,” 5 p. c.,	10,000.00	8,000.00
Oregon Short Line, 6 p. c.,.....	10,000.00	10,060.00
Chic. & W. Mich., 5 p. c.,	25,000.00	18,750.00
Chicago, Burlington & Northern,		
5 p. c.,.....	5,000.00	5,150.00
Montana Central, 5 p. c.,.....	25,000.00	25,000.00
Lehigh Valley Terminal, 5 p. c.,	25,000.00	26,750.00
RAILROAD STOCKS—		
Suncook Valley, 4 p. c.,.....	4,000.00	4,800.00
N. Y. Central & Hudson River,	20,000.00	20,000.00
N. Y., New Haven & Hartford,	22,500.00	40,500.00
Norwich & Worcester,.....	3,100.00	5,890.00
Pemigewasset Valley,.....	26,000.00	32,500.00
Boston & Albany,.....	10,000.00	20,600.00
Boston & Maine,	20,000.00	35,000.00
Concord & Montreal, Class 4,...	20,000.00	34,400.00
Chicago, Burlington & Quincy,	47,400.00	37,920.00
Chicago & Alton, Common,....	10,000.00	16,000.00
Illinois Central,.....	30,000.00	28,800.00
Chicago, Rock Island & Pacific,	10,000.00	7,000.00
Chic. June. Ry. & Union Stock		
Yards Co., pref.,.....	20,000.00	20,400.00
Lake Shore & Mich. Southern,...	20,000.00	30,000.00
Chic. & Northwestern, common,	25,000.00	26,000.00
BANK STOCKS—		
Merchants National, Man., N. H.,	10,000.00	13,000.00
Merchants Nat., Kan. City, Mo.,	4,500.00	2,700.00
Pemigewasset Nat., Plymouth,		
N. H.,.....	6,000.00	7,800.00

	Par Value.	Market Value.	
Berlin Nat., Berlin, N. H.,.....	2,500.00	2,750.00	
First National, Peterboro, N. H.,	5,000.00	6,750.00	
First National, Concord, N. H.,	3,000 00	9,000.00	
Laconia Nat., Laconia, N. H.,...	2,500.00	2,875.00	
Lancaster Trust Co., Lan., N. H.,	2,500.00	2,500.00	
Exeter Bank. Co., Exeter, N. H.,	1,000.00	1,000.00	
MISCELLANEOUS—			
Min'polis Gas Light Co., 6 p. c.,	20,000.00	20,800.00	
Central Loan & Land Co., deb.,			
6 p. c.,.....	20,000.00	20,000.00	
Johnson Loan & Trust Co., deb.,			
6 p. c.,.....	9,000.00	5,400.00	
Nat. L'n & Tr. Co., deb., 6 p. c.,	10,000.00	10,000.00	
Nashua Card & Glazed Paper Co.,			
6 p. c.,.....	10,000.00	10,000.00	
Gr'd Forks Gas & Elec. Co., 6 p. c.,	5,000.00	5,000.00	
Minneapolis Gen. Elec. Co., 6 p. c.,	25,000.00	25,000.00	
Swift & Co., Chicago, 6 p. c.,...	25,000.00	25,000.00	
Amoskeag Mfg. Co., Man., N. H.,	10,000.00	17,500.00	
Manchester Mills, Man., N. H.,.	30,700.00	30,700.00	
Stark Mills, Manchester, N. H.,.	10,000.00	9,500.00	
Quincy Railroad Bridge Co.,....	10,000.00	17,000.00	
Pullman's Palace Car Co.,.....	30,000.00	45,000.00	
Manchester Gas-Light Co.,.....	1,400.00	8,400.00	
American Express Co.,.....	10,000.00	11,200.00	
Totals,	\$1,218,100.00	\$1,374,085.00	1,374,085.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Manchester & Lawrence R. R., stk.,	\$800	\$1,800	}	\$2,700
Moline Plow Co., Moline, Ill., stk.,	2,000	2,000		
Mortgage notes, guar. by Mus-				
catine Mortgage Co.,.....	7,300	7,300		5,700
Swift Refrig. Trans. Co., stk.,..	30,000	30,000		25,000
Exeter Mfg. Co., pref. stk.,....	12,000	12,000		10,000
Exeter Mfg. Co., bds.,.....	12,000	12,000		10,000
Duluth, Minn., Street R. R.,				
cons. m. bds.,.....	20,000	20,000		10,000
A. V. Eaton, mort. note,.....	4,000	4,000		3,300
Totals,	\$88,100	\$89,100	\$66,700	66,700.00

Cash in Company's principal office,.....	10,727.60
Cash in bank,.....	89,618.07
Interest due and accrued on stocks and bonds,.....	Nothing.
Interest due and accrued on collateral loans,.....	Nothing.
Gross premiums in due course of collection,.....	168,061.15
Assets of the Company at their actual value,.....	\$2,342,918.48

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$46,832.54	
Losses reported and unadjusted,....	76,800.00	
Losses resisted,	Nothing.	
Gross amount of unpaid losses,.....		\$123,632.54
Unearned premiums on risks, one year or less, .	\$345,577.20	
Unearned premiums on risks, more than one year,.....	522,087.13	
Unearned premiums as computed above,.....		867,664.33
Commissions and brokerage,.....		33,612.33
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$1,024,909.10
Capital stock,.....		800,000.00
Surplus beyond all liabilities,		518,009.38
Total liabilities, including capital and surplus,.....		\$2,342,918.48

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,210,832.19	
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	180,710.65	
Actual cash premiums,.....		\$1,030,121.54
Interest on mortgages of real estate,.....		29,412.23
Interest on loans and bonds, and dividends on stocks,.....		64,585.35
Actual cash income,.....		\$1,124,119.12

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including ———, oc- curring in previous years),..	\$587,863.76	
Deduct salvage and reinsurance,.....	27,098.34	
Net amount paid for losses,.....		\$560,765.42
Cash dividends,.....		64,000.00
Commissions and brokerage,.....		207,359.59
Salaries and fees,.....		47,327.44
Taxes,.....		30,050.88
All other payments,.....		56,958.20
Actual cash expenditures,.....		\$966,461.53

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$119,214,052	\$1,609,876.29
Written or renewed during the year,.....	102,798,549	1,253,687.13
Totals,	\$222,012,601	\$2,863,563.42
Deduct those expired and marked off,.....	93,676,429	1,132,936.27
In force at the end of the year,.....	\$128,336,172	\$1,730,627.15
Deduct amount reinsured,.....	5,329,302	65,005.45
Net amount in force,.....	\$123,006,870	\$1,665,621.70

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895 ..	One year or less,	\$38,883,380	\$691,154.40	1-2	\$345,577.20
1894 }	Two years,.....	890,794	8,278.07	1-4	2,069.52
1895 }		1,094,940	10,552.45	3-4	7,914.34
1893 }		14,639,633	158,794.63	1-6	26,465.77
1894 }	Three years,	12,807,174	156,346.84	1-2	78,173.42
1895 }		15,406,222	200,488.94	5-6	167,074.12
1892 }		879,562	8,666.51	1-8	1,083.31
1893 }	Four years,	1,367,145	12,937.93	3-8	4,851.72
1894 }		1,075,116	10,335.35	5-8	6,459.59
1895 }		1,147,458	11,150.08	7-8	9,756.32
1891 }	Five years,.....	5,367,971	59,918.17	1-10	5,991.82
1892 }		5,707,234	65,484.63	3-10	19,645.39
1893 }		7,289,927	84,997.24	1-2	42,498.62
1894 }		7,776,253	88,808.10	7-10	62,165.67
1895 }		8,674,061	97,708.36	9-10	87,937.52
Totals,.....		\$123,006,870	\$1,665,621.70	....	\$867,664.33

Premiums received since the organization of the Company,...	\$12,373,785.67
Losses paid since the Company organized,.....	6,652,545.55
Cash dividends paid stockholders,.....	828,000.00
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	254,000.00
Losses incurred during the year,.....	562,651.81
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$3,695,146.00
Premiums received,.....	37,880.53
Losses paid,.....	16,136.04
Losses incurred,.....	14,783.90

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, August, 1850.

THOMAS F. GOODRICH, *President.*GEORGE C. HOWE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, .	\$500,000.00
Whole amount of capital actually paid up in cash,	500,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,...	\$985,500.00
Loan on bonds and mortgage (first liens), not more than one year's interest due,	25,150.00
Interest accrued on bond and mortgage loans,	680.00
Value of lands mortgaged,	\$29,800.00
Buildings (insured for \$32,400),	44,600.00
Total,	\$74,400.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
U. S. 6 p.c. cur. reg., 1898-99,...	\$20,000.00	\$21,500.00
United States 4 p. c. reg., 1907,..	65,000.00	71,500.00
MUNICIPAL BONDS —		
County of Essex, N. J., Park, 1915,	20,000.00	20,600.00
Jersey City, 6 p.c. tax, 1904,....	10,000.00	11,200.00
New York City school, 3 p. c.,...	200,000.00	204,000.00
New York City water, 3 p.c., 1905 and 1912,	60,000.00	61,200.00
RAILROAD BONDS —		
A. & S. 1st mtge. con. 6s,	6,000.00	7,200.00
Ann Harbor 1st mtge., 4 p.c., 1995,	10,000.00	6,800.00
A. & S. 1st m. con., 7 p.c., 1906,	17,000.00	22,100.00
C., M. & St. P., 6 p. c. 1st m., So. Minn., div., 1910,	25,000.00	29,500.00
James River 6 p. c., guar. by No. Pac. R. R. Co., 1936,	25,000.00	12,500.00
N. Y. Elevated 1st m., 7 p.c., 1906,	20,000.00	21,700.00
L. E. & W., 5 p. c., 1937,	20,000.00	23,000.00
M. & E., 7 p. c. con., 1915, ...	21,000.00	29,610.00

	Par Value.	Market Value.
BANK STOCKS—		
American Exchange National,..	35,000.00	59,500.00
Western National, New York,..	5,000.00	5,700.00
RAILROAD STOCKS—		
Ann Arbor, pfd.,....	2,000.00	500.00
N. Y., L. & W ,.....	9,000.00	10,800.00
Chic , Mil & St. Paul, pfd.,....	20,000.00	25,400.00
Chicago & Northwestern,.....	20,000.00	19,900.00
Long Island,.....	40,000.00	33,600.00
MISCELLANEOUS—		
Town of Lake, Ill., Gas Co. bds., 6 p. c., 1915,	20,000.00	21,000.00
Chate'g'y, O. & I. Co., 6 p. c., bds., 1915,.....	25,000.00	16,250.00
St. Paul, Min. G. L. Co., b., 6 p. c., 1915,.....	15,000.00	16,500.00
Del. & Hudson Canal Co.'s stk.,.	13,400.00	16,750.00
E. Gas L. Co., Chic., 6 p. c , bds., 1905,.....	25,000.00	25,000.00
Totals,.....	\$748,400.00	\$793,310.00
		793,310.00

Cash in Company's principal office,.....	21,747.63
Cash in bank,.....	134,922.98
Interest due and accrued on stocks,.....	2,476.45
Bills receivable,.....	1,685.00
Gross premiums in due course of collection,...	191,047.31
Rents due and accrued,.....	5,217.85
Reinsurance due,.....	28,142.49
Assets of the Company at their actual value,.....	\$2,189,879.71

III. LIABILITIES.

Losses adjusted and unpaid,.....	}	\$221,686.19
Losses reported and unadjusted,.....		
Losses resisted,.....		
Gross amount of unpaid losses,.....		\$221,686.19
Deduct reinsurance,.....		50,162.34
Net amount of unpaid losses,.....		\$171,523.85
Unearned premiums on risks, one year or less,.		\$563,186.61
Unearned premiums on risks, more than one year,		612,627.01
Unearned premiums on inland navigation risks,.		Nothing.
Unearned premiums as computed above,.....		1,175,813.62

Commissions and brokerage,	30,567.56
Cash dividends to stockholders remaining unpaid,	258.50
Due and to become due for borrowed money,	Nothing.
Reinsurance,	9,603.66
Special deposits in other States in excess of present liabilities therein,	Nothing.
Total liabilities, except capital and special funds,	\$1,387,767.19
Capital stock,	500,000.00
Special reserve fund of stockholders,	250,000.00
Guaranty surplus fund,	52,112.52
Total liabilities, including capital and special funds, ..	\$2,189,879.71

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,	\$2,180,836.93	\$13,858.68	
Deduct reinsurance, rebate, abatements, and return premiums, ..	525,220.90	13,089.65	
Actual cash premiums,	\$1,655,616.03	\$769.03	\$1,656,385.06
Interest on mortgages of real estate,			1,415.00
Interest on loans and bonds, and dividends on stocks,			32,148.56
Rents,			20,984.44
Actual cash income,			\$1,710,933.06

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses,	\$856,628.34	\$56,817.16	
Deduct salvage and reinsurance, ..	74,912.90	18,306.38	
Net amount paid for losses,	\$781,715.44	\$38,010.78	\$819,726.22
Cash dividends,			50,142.50
Commissions and brokerage,			284,694.71
Salaries, fees, etc.,			148,839.56
Taxes,			34,670.74
All other payments,			118,528.75
Actual cash expenditure,			\$1,456,602.48

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	
	Fire.	Premiums.
In force on the 31st day of December of the preceding year,	\$251,959,125	\$2,501,096.36
Written or renewed during the year,	200,555,469	2,059,394.83
Totals,	\$452,514,594	\$4,560,491.19
Deduct those expired and marked off,	172,936,936	1,914,064.09
In force at the end of the year,	\$279,577,658	\$2,646,427.10
Deduct amount reinsured,	40,514,358	435,075.99
Net amount in force,	\$239,063,300	\$2,211,351.11

	Marine and Inland.	Premiums
In force at the end of the year,.....	Nothing.	Nothing.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1895....	One year or less,	\$97,062,980	\$1,126,373.23	1-2	\$563,186.61
1894....	Two years,.....	749,785	5,500.84	1-4	1,375.21
1895....		1,108,975	8,428.41	3-4	6,321.31
1893....	Three years,....	26,820,784	183,700.98	1-6	30,616.83
1894....		42,224,411	277,826.51	1-2	138,913.26
1895....		48,465,778	354,544.36	5-6	295,453.63
1892....	Four years,.....	232,923	2,367.92	1-8	295.99
1893....		400,676	3,809.75	3-8	1,428.66
1894....		466,888	3,618.86	5-8	2,261.78
1895....		461,127	4,530.78	7-8	3,964.43
1891....	Five years,.....	4,420,818	46,465.10	1-10	4,646.51
1892....		3,269,198	36,041.55	3-10	10,812.46
1893....		3,360,231	40,038.79	1-2	20,019.39
1894....		4,096,921	48,880.38	7-10	34,216.27
1895....		5,921,805	69,223.65	9-10	62,301.28
Totals.....			\$239,063,300	\$2,211,351.11	...	$1,175,813.62

Premiums received since the organization of the Company,...	\$36,603,955.22
Losses paid since the organization of the Company,.....	20,767,412.82
Cash dividends paid stockholders,.....	2,384,000.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	114,850.00
Losses incurred during the year (fire, \$767,485.85; marine and inland, \$28,155.78),.....	795,621.63
Loaned to stockholders, not officers,.....	Nothing.
Loaned to officers and directors,.....	
Largest amount written on any one risk,.....	25,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$3,868,998.00
Premiums received,.....	42,116.94
Losses paid,.....	20,741.29
Losses incurred,.....	26,976.10

NORTH AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, January, 1873.

SILAS PEIRCE, *President*.CHARLES E. MACULLAR, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$46,300.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	59,060.00
Interest accrued on bond and mortgage loans,.....	921.47
Value of lands mortgaged,.....	\$35,250.00
Buildings (insured for \$65,650),.....	71,000.00
Total,.....	\$106,250.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
United States reg. 4 p. c., 1907, ..	\$15,000.00	\$16,725.00
RAILROAD BONDS —		
Chicago, Mil. & St. Paul, 7 p. c., .	5,000.00	6,500.00
Chicago, Bur. & Quincy, 4 p. c.,	5,000.00	4,500.00
Chicago, Bur. & Quincy, 7 p. c.,	4,000.00	4,000.00
Northern Pacific, 6 p. c.,.....	4,000.00	4,760.00
Union Pacific, 5 p. c.,.....	6,000.00	3,750.00
Oregon Railway & Nav. Co., 6 p. c.,	12,000.00	13,320.00
Kansas City, Memphis & Bir., 4 p. c.,	2,500.00	1,625.00
Kansas C., Mem. & Bir., income, 5 p. c.,	4,500.00	945.00
Consolidated of Vermont, 5 p. c.,	5,000.00	4,400.00
Ogdensburg & L. Champlain, 6 p. c.,	4,000.00	4,260.00
Boston & Maine, new, 4½ p. c.,..	10,000.00	11,500.00
BANK STOCKS —		
Boston,.....	13,800.00	13,938.00
City,	5,000.00	4,100.00
Eliot,	10,000.00	13,000.00
Exchange,.....	1,700.00	2,125.00

	Par Value.	Market Value.	
Globe,.....	9,500.00	8,146.25	
Hide and Leather,.....	2,900.00	3,081.25	
Merchants,	15,000.00	23,212.50	
Old Boston,.....	14,300.00	15,801.50	
Shoe and Leather,.....	5,000.00	4,500.00	
State,	10,000.00	11,000.00	
Suffolk,.....	10,000.00	10,625.00	
MISCELLANEOUS —			
Am. Sugar Refin. Co. pfd. stk.,	10,000.00	10,205.00	
Totals,.....	\$184,200.00	\$196,019.50	196,019.50

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
City of Quincy Public Water Supply Loan, bond,.....	\$500	\$550	\$450.00	
Mex. Cent. R. Co., bond, 4 p. c.,	1,000	660	} 20,000.00	
Chicago Junction, com. stk.,...	15,000	13,950		
West End R. Co., com. stk.,...	5,000	3,350		
United Gas Co., bonds, 5 p. c.,	7,000	5,600		
Fitchburg R. Co., pfd. stk.,...	1,000	900		
Boston National Bank certificate of deposit bearing interest,..	30,000	30,000	30,000.00	
Totals,.....	\$59,500	\$55,010	\$50,450.00	50,450.00

Cash in Company's principal office,.....	4,816.74
Cash in bank,	4,431.72
Interest due and accrued on bonds,.....	2,099.99
Interest due and accrued on collateral loans,.....	490.10
Gross premiums in due course of collection,.....	28,065.65
Rents due and accrued,.....	415.00
Premiums unpaid (more than three months due),—	Nothing.

Assets of the Company at their actual value,..... \$393,070.17

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$3,183.25	
Losses reported and unadjusted,.....	9,529.68	
Losses resisted,.....	Nothing.	
Gross amount of unpaid losses,.....	\$12,712.93	
Deduct reinsurance,.....	2,920.69	
Net amount of unpaid losses,.....		\$9,792.24
Unearned premiums on risks, one year or less,..	\$56,844.55	
Unearned premiums on risks, more than one year,	80,829.26	
Unearned premiums as computed above,.....		137,673.81

Commissions and brokerage,.....	4,016.90
Due for salaries, rent, advertising, etc.,.....	160.00
Return premiums,.....	270.12
Special deposits in other States in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital and surplus,.....	\$151,913.07
Capital stock,.....	200,000.00
Surplus beyond all liabilities,.....	41,157.10
Total liabilities, including capital and surplus,.....	\$393,070.17

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$225,211.18	
Deduct reinsurance, rebate, abatement, and return premiums,.....	63,728.24	
Actual cash premiums,.....		\$161,482.94
Interest on mortgages of real estate,.....		2,921.71
Interest on loans and bonds, and dividends on stocks,.....		9,819.75
Rents,.....		2,339.28
From all other sources,.....		Nothing.
Actual cash income,.....		\$176,563.68

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$14,220.78 occurring in previous years),.....	\$88,562.42	
Deduct salvage and reinsurance,.....	9,062.21	
Net amount paid for losses,.....		\$79,500.21
Cash dividends,.....		10,890.00
Commissions and brokerage,.....		29,578.78
Salaries and fees,.....		16,700.00
Taxes,.....		3,603.22
All other payments,.....		13,895.94
Actual cash expenditure,.....		\$154,168.15

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	
	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$27,406,192	\$299,280.04
Written or renewed during the year,.....	21,710,044	227,244.76
Totals,.....	\$49,116,236	\$526,524.80
Deduct those expired and marked off,.....	18,908,312	207,734.94
In force at the end of the year,.....	\$30,207,924	\$318,789.86
Deduct amount reinsured,.....	3,964,132	49,853.22
Net amount in force,.....	\$26,243,792	\$268,936.64

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$10,481,838	\$113,689.11	1-2	\$56,844.55
1894....	Two years,.....	64,210	407.10	1-4	101.77
1895....		129,283	748.11	3-4	561.09
1893....	Three years,.....	1,792,165	12,015.96	1-6	2,002.66
1894....		987,360	9,865.25	1-2	4,932.62
1895....		2,168,268	18,992.60	5-6	15,827.17
1892....	Four years,.....	150,615	1,680.10	1-8	210.01
1893....		70,121	760.13	3-8	285.05
1894....		87,619	611.96	5-8	382.48
1895....		52,327	507.34	7-8	443.93
1891....	Five years,.....	2,000,575	21,750.15	1-10	2,175.02
1892....		1,950,171	20,955.10	3-10	6,286.53
1893....		1,900,110	20,010.95	1-2	10,005.47
1894....		2,057,323	23,165.12	7-10	16,215.58
1895....		2,351,807	23,777.66	9-10	21,399.88
Totals,.....			\$26,243,792	\$268,936.64		$137,673.81

Premiums received since the organization of the Company,...	\$2,737,248.98
Losses paid since the Company organized,.....	1,326,089.95
Cash dividends paid stockholders,.....	311,000.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	23,400.00
Loaned to stockholders not officers,.....	Nothing.
Losses incurred during the year,.....	71,262.36
Largest amount written on any one risk,.....	7,500.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$558,549.00
Premiums received,.....	5,000.35
Losses paid,.....	3,982.12
Losses incurred,.....	3,982.12

NORTHWESTERN NATIONAL INSURANCE COMPANY,

MILWAUKEE, WIS.

Commenced Business, July, 1869.

ALFRED JAMES, *President.*WILFORD M. PATTON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, ..	\$1,000,000.00
Whole amount of capital actually paid up in cash,	600,000.00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due,	\$773,856.67
Interest accrued on mortgage loans,	6,976.02
Value of lands mortgaged,	\$1,670,980.00
Buildings (insured for \$659,000),	1,297,817.00
Total,	\$2,968,797.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
U. S. 4 p. c. reg., 1907,	\$200,000.00	\$220,000.00
MUNICIPAL BONDS—		
Chic. Sanitary Dist. 5 p. c., 1908,	50,000.00	52,500.00
Milwaukee city, 4 p. c., 1905-7,	87,000.00	87,000.00
Milwaukee city 7 p. c., 1902, ...	3,000.00	3,150.00
Waukesha sewerage, 5 p. c., ...	30,000.00	31,500.00
RAILROAD BONDS—		
Chicago, Milwaukee & St. Paul		
1st m., C. div., 7 p. c., 1903, ..	150,000.00	186,000.00
Chicago, Milwaukee & St. Paul		
1st m. C. & P. 6 p. c., 1910, ..	50,000.00	56,000.00
Chicago & Northwestern 1st m.		
7 p. c., 1902,	100,000.00	122,000.00
Chicago, Burlington & Quincy		
7 p. c.,	50,000.00	59,500.00
Mil., L.S. & W. 1st m. 6 p. c., 1921,	50,000.00	62,500.00
Mil. & North'n 1st m. 6 p. c., 1913,	50,000.00	57,500.00
MISCELLANEOUS—		
Western Adjustment & Inspection Co. stk.,	300.00	375.00
Totals,	\$777,000.00	\$889,700.00
		889,700.00

Cash in Company's principal office,.....	2,193.78
Cash in bank,.....	142,122.03
Interest accrued on bonds,.....	2,658.33
Gross premiums in due course of collection,.....	91,020.18
Assets of the Company at their actual value,.....	<u>\$1,956,852.01</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$41,910.52
Losses reported and unadjusted,.....	8,288.47
Losses resisted,... ..	8,500.00
Gross amount of unpaid losses,.....	<u>\$58,698.99</u>
Deduct reinsurance,.....	5,103.89
Net amount of unpaid losses,.....	<u>\$53,595.10</u>
Unearned premiums on risks, one year or less,..	\$191,639.41
Unearned premiums on risks, more than one year,.....	<u>579,274.04</u>
Unearned premiums as computed above,.....	770,913.45
Commissions and brokerage,.....	22,755.04
Reinsurance due,.....	8,210.99
All other demands,.....	1,695.01
Special deposits in other States in excess of present liabilities therein,.....	<u>Nothing.</u>
Total liabilities, except capital and surplus,.....	<u>\$852,169.59</u>
Capital stock,.....	600,000.00
Surplus beyond all liabilities,.....	<u>504,682.42</u>
Total liabilities, including capital and surplus,.....	<u>\$1,956,852.01</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$923,141.48
Deduct reinsurance, rebate, abatement, and return premiums,.....	<u>153,746.08</u>
Actual cash premiums,.....	<u>\$769,395.40</u>
Interest on mortgages of real estate,.....	44,605.12
Interest on loans and bonds, and dividends on stock,.....	<u>44,095.00</u>
Actual cash income,.....	<u>\$858,095.52</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$48,252.16 occurring in previous years),.....	\$384,369.13
Deduct salvage and reinsurance,.....	<u>34,124.92</u>
Net amount paid for losses, ..	<u>\$350,244.21</u>

Cash dividends,	72,000.00
Commissions and brokerage,	174,111.21
Salaries and fees,	84,055.88
Taxes,	16,947.02
All other payments,	46,359.50
Actual cash expenditure,	\$743,717.82

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,	\$122,318,920	\$1,417,760.71
Written or renewed during the year,	74,056,309	907,986.06
Totals,	\$196,375,229	\$2,325,746.77
Deduct those expired and marked off,	60,398,575	803,817.40
In force at the end of the year,	\$135,976,654	\$1,521,929.37
Deduct amount reinsured,	7,221,079	76,100.04
Net amount in force,	\$128,755,575	\$1,445,829.33

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less, .	\$36,261,065	\$339,278.82	1-2	\$199,639.41
1893....	Three years,	17,834,142	190,045.82	1-6	31,674.30
1894....		20,206,432	222,060.56	1-2	111,030.28
1895....		26,577,211	274,493.17	5-6	228,737.65
1891....	Five years,	4,384,886	57,819.61	1-10	5,781.96
1892....		6,154,077	72,955.96	3-10	21,886.77
1893....		4,830,607	60,214.57	1-2	34,862.26
1894....		5,537,850	73,818.75	7-10	51,673.02
1895....		6,969,305	95,142.07	9-10	85,627.80
Totals,		\$128,755,575	\$1,445,829.33	....	\$770,913.45

Premiums received since the organization of the company, ...	\$12,186,249.14
Losses paid since the company organized,	6,375,811.80
Cash dividends paid stockholders,	1,203,000.00
Stock dividends declared,	174,000.00
Stock owned by the directors at par value,	227,000.00
Losses incurred during the year,	356,903.01
Largest amount written on any one risk,	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$981,386.00
Premiums received,	8,944.34
Losses paid,	2,422.61
Losses incurred,	396.86

NORWOOD FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, September, 1895.

GEORGE S. PORTER, *President.*ANDREW J. ARMSTRONG, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,	200,000.00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due,	Nothing.
Interest accrued on bond and mortgage loans,	Nothing.
Value of lands and buildings mortgaged,	Nothing.
Buildings (insured for).... ..	Nothing.
Total,	Nothing.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS —			
U. S. Government 4 p. c., 1907, ..	\$50,000.00	\$56,031.25	
MUNICIPAL STOCKS AND BONDS —			
New York city, 1909,	25,000.00	22,767.13	
New York city, 1914,	50,000.00	50,834.76	
	1925, ..	50,000.00	52,835.00
	1927, ..	25,000.00	26,417.50
	1903, ..	5,000.00	5,144.64
Brooklyn city 3½ p. c., {	1904, ..	5,000.00	5,154.64
	1905, ..	5,000.00	5,163.14
	1906, ..	5,000.00	5,172.64
	1908, ..	5,000.00	5,145.48
RAILROAD BONDS —			
Duluth & Iron Range 5 p.c., guar.,	15,000.00	15,075.00	
Chic. & Ind. Coal, 1st m., 5 p. c.,	10,000.00	10,300.00	
Totals,	\$250,000.00	\$260,341.18	\$260,341.18
Cash in Company's principal office,			2,181.03
Cash in bank,			65,473.82
Interest due and accrued on stocks,			541.66
Interest due and accrued on collateral loans,			Nothing.
Gross premiums in due course of collection,			124,247.02
Reinsurance and return premiums due,			Nothing.
Assets of the Company at their actual value,			\$452,784.71

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$261.50	
Losses reported and unadjusted,.....	24,440.48	
Losses resisted,.....	Nothing.	
Gross amount of unpaid losses,.....	\$24,701.98	
Deduct reinsurance,.....	Nothing.	
Net amount of unpaid losses,.....		\$24,701.98
Unearned premiums on risks, one year or less,..	\$112,180.83	
Unearned premiums on risks, more than one year, \$686.21, inland, \$824.54,.....	1,510 75	
Unearned premiums as computed above,.....		113,691.58
Commissions and brokerage,		20,623.26
Cash dividends to stockholders remaining unpaid,.....		Nothing.
Due for salaries, rent, advertising, etc.,.....		1,933.35
Return premiums,.....		6,521.16
Reinsurance,.....		10,061.39
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$177,532.72
Capital stock,.....		200,000.00
Surplus beyond all liabilities,.....		75,251.99
Total liabilities, including capital and surplus,.....		\$452,784.71

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$130,453.26	
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	5,476.95	
Actual cash premiums,.....		\$124,976.31
Interest on mortgages of real estate,.....		Nothing.
Interest on loans and bonds, and dividends on stocks,...		358.30
From all other sources,.....		Nothing.
Actual cash income,.....		\$125,334.61

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including Nothing, occurring in previous years),.....	\$6,870.66	
Deduct salvage and reinsurance,.....	Nothing.	
Net amount paid for losses,.....		\$6,870 66
Cash dividends,.....		Nothing.
Commissions and brokerage,.....		22,349 37
Salaries and fees,.....		7,318.17
Taxes,.....		881.67
All other payments,.....		9,889.94
Actual cash expenditure,.....		\$47,309.81

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	Nothing.	Nothing.
Written during the year,.....	\$23,744,253	\$253,051.19
Totals,	\$23,744,253	\$253,051.19
Deduct those expired and marked off,.....	3,407,544	27,053 56
In force at the end of the year,.....	\$20,336,709	\$225,997.63
Deduct amount reinsured,.....	134,103	801 66
Net amount in force,.....	\$20,202,603	\$225,195 97
	Inland.	Premium.
In force at the end of the year,	\$107,557.00	\$1,649 09

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$20,123,666	\$224,361.66	1-2	\$112,180.83
1895 ...	Two years,	14,700	156.60	3-4	117.45
1895 ...	Three years,	60,240	617.71	5-6	514.76
1895....	Five years,.....	4,000	60.00	9-10	54.00
Totals,		\$20,202,606	\$225,195.97	...	\$112,867.04

Premiums received since the organization of the Company,...	\$124,976.31
Losses paid since the Company organized,.....	6,870.66
Cash dividends paid stockholders,.....	Nothing.
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	155,125.00
Losses incurred during the year,.....	31,572.64
Loaned to officers and directors,.....	Nothing.
Loaned to stockholders not officers,.....	Nothing.
Largest amount written on any one risk,	20,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$227,943.08
Premiums received,.....	3,145.78
Losses paid,.....	Nothing.
Losses incurred,.....	1.50

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1851.

FRANK T. STINSON, *President*.GEORGE JEREMIAH, *Secretary*.*Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, .	\$200,000.00
Whole amount of capital actually paid up in cash,	200,000.00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due,	\$260,500.00
Interest due and accrued on bond and mortgage loans,	2,078.63
Value of lands mortgaged,	\$193,000.00
Buildings (insured for \$268,000.00),	302,000.00
Total,	\$495,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. reg., 1907,	\$121,000.00	\$133,705.00	
United States 6 p. c. reg., 1896,	17,000.00	17,000.00	
MUNICIPAL BONDS—			
N. Y. City 3 p. c. water, 1905,	110,000.00	111,100.00	
N. Y. City 3 p. c. water, 1907,	65,000.00	65,650.00	
City of Brooklyn 3½ p. c., gold, 1907,	10,000.00	10,241.00	
RAILROAD BONDS—			
Broadway & Seventh Av., 5 p. c.,	10,000.00	10,800.00	
RAILROAD STOCKS—			
N. Y. C. & H. R.,	22,000.00	21,840.00	
Rome, Wat. & Ogdensburg,	15,000.00	17,925.00	
Totals,	\$370,000.00	\$387,761.00	387,761.00
Cash in Company's principal office,			3,621.17
Cash in bank,			21,190.77
Interest due and accrued on stocks and bonds,			3,433.25
Gross premiums in due course of collection,			57,211.91
Reinsurance due,			267.01
Assets of the Company at their actual value,			\$736,063.74

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$18,470.33	
Losses reported and unadjusted,.....	35,282.98	
Losses resisted,.....	6,980.33	
Gross amount of unpaid losses,.....	\$60,733.64	
Deduct reinsurance,.....	4,326.54	
Net amount of unpaid losses,.....		\$56,407.10
Unearned premiums on risks, one year or less,..	\$146,604.25	
Unearned premiums on risks, more than one year,.....	117,362.78	
Unearned premiums as computed above,.....		263,967.03
Commissions and brokerage,.....		13,718.77
Due for salaries, rent, advertising, etc., ..		610.00
Return premiums,.....		4,576.95
Reinsurance,.....		3,000.73
Special deposit in other states in excess of present liabilities therein,....		Nothing.
Total liabilities, except capital and surplus,.....		\$342,280.58
Capital stock,.....		200,000.00
Surplus beyond all liabilities,.....		193,783.16
Total liabilities, including capital and surplus,.....		\$736,063.74

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$489,977.23	
Deduct reinsurance, rebate, abatement, and return premiums,.....	127,568.73	
Actual cash premiums,.....		\$362,408.50
Interest on mortgages of real estate,.....		12,231.59
Interest on loans and bonds, and dividends on stocks,.....		13,860.00
Actual cash income,.....		\$388,500.09

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$30,716.63 occurring in previous years),.....	\$214,317.36	
Deduct salvage and reinsurance,.....	14,052.15	
Net amount paid for losses,....		\$200,265.51
Cash dividends,.....		20,000.00
Commissions and brokerage,....		77,326.77
Salaries and fees,.....		33,669.88
Taxes,.....		9,116.48
All other payments,.....		27,783.80
Actual cash expenditure,.....		\$368,162.14

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$60,193,928	\$590,492.75
Written or renewed during the year,.....	45,126,228	491,243.31
Totals,.....	\$105,320,156	\$1,081,736.06
Deduct those expired and marked off,.....	47,219,217	510,782.50
In force at the end of the year,.....	\$58,100,939	\$570,953.56
Deduct amount reinsured,.....	4,772,840	41,355.60
Net amount in force,.....	\$53,328,099	\$529,597.96

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895....	One year or less,.	\$25,704,933	\$293,208.50	1-2	\$146,604.25
1894....	Two years,.....	44,965	419.22	1-4	104.80
1895....		27,988	281.34	3-4	211.00
1893....	Three years,....	8,544,110	62,694.39	1-6	10,449.07
1894....		7,564,186	62,246.20	1-2	31,123.10
1895....		7,658,101	66,479.77	5-6	55,339.81
1892....	Four years,.....	64,700	722.02	1-8	90.25
1893....		73,550	650.70	3-8	244.02
1894....		62,700	645.09	5-8	403.18
1895....		47,667	369.78	7-8	323.56
1891....	Five years,.....	701,261	7,286.15	1-10	728.61
1892....		991,947	11,926.66	3-10	3,578.00
1893....		914,180	11,147.52	1-2	5,573.76
1894....		492,841	6,174.64	7-10	4,322.24
1895....		434,970	5,345.98	9-10	4,811.38
Totals,.....		\$53,328,099	\$529,597.96	...	\$263,967.03

Premiums received since the organization of the Company,....	\$7,502,602.46
Losses paid since the Company organized,.....	3,984,816.68
Cash dividends paid stockholders,.....	1,398,000.00
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	38,250.00
Losses incurred during the year,.....	221,174.34
Largest amount written on any one risk,.....	20,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$2,620,982.25
Premiums received,.....	25,835.19
Losses paid,.....	13,204.35
Losses incurred,.....	15,887.22

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, April, 1825.

R. DALE BENSON, *President*.W. GARDNER CROWELL, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$400,000.00
Whole amount of capital actually paid up in cash,.....	400,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$182,500.00
Loans on bonds and mortgages (first liens), not more than one year's interest due,.....	857,820.00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$20,000 is in process of foreclosure),	20,000.00
Interest due and accrued on bond and mortgage loans,.....	11,002.00
Value of lands mortgaged,.....)	
Buildings (insured for \$697,000.00),...)	\$2,253,800.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p. c., loan, 1907, .	\$45,000.00	\$50,400.00
MUNICIPAL AND COUNTY BONDS—		
Phila. city loans, 1901-1999,....	19,000.00	21,370.00
Sewickley, Pa., school d., 5 p. c., 1904-1912,.....	24,000.00	25,200.00
Huntington Co., Ind., Gravel Road, 6 p. c. loan,.....	5,000.00	5,000.00
St. Louis city, 6 p. c. loan,.....	25,000.00	29,500.00
Cincinnati city, 7 3-10 p. c. loan,	38,000.00	47,120.00
Cincinnati city, 7 p. c. loan,....	10,000.00	12,000.00
City of Springfield, Ill., funding, 5 p. c.,.....	35,000.00	37,800.00
City of Topeka, Kans., int. im., 6 p. c. loan,.....	26,944.00	26,944.00
City of Dayton, O., 5 p. c. loan, .	17,000.00	19,210.00
City of Columbus, O., 4½ p. c. loan,.....	36,000.00	37,080.00
City of Columbus, O., 5. p. c. water works loan,.....	14,000.00	14,280.00

	Par Value.	Market Value.
City of Dayton, O., 6 p. c. loan,	35,000.00	33,325.00
City of Quincy, Ill., 4½ p.c. loan,	25,000.00	26,000.00
City of Sandusky, O., 5 p.c. loan,	19,000.00	19,570.00
Kansas City, Kans., int. im., 7 p. c. loan,.....	9,000.00	9,000.00
Newark, city, 7 p. c. loan,.....	10,000.00	10,200.00
RAILROAD BONDS—		
Phila., Wil. & Bal., trust cer., 4 p. c. loan,.....	100,000.00	104,000.00
Phila., Wil. & Bal., 4 p. c. loan,	15,000.00	15,450.00
Phila. & Erie, gen. mort., 5 p.c. loan,.....	75,000.00	88,500.00
Pennsylvania, cons., 5 p. c. loan,	71,000.00	83,070.00
Penn., con. m., 6 p. c. loan,.....	28,000.00	33,040.00
Easton & Am., con., 5 p.c. loan,	50,000.00	54,500.00
Phila. & Read., con., 7 p.c. loan,	20,000.00	25,200.00
Phila. & Read., 1st m., 6 p.c. loan,	17,500.00	21,875.00
Phila. & Read., g. m., 4 p.c. loan,	50,000.00	37,500.00
Phila. & Read., 3d p., 5 p.c. loan,	6,000.00	420.00
Phila. & Read., car trust, G. & W., 5 p. c. loan,.....	40,000.00	40,000.00
Phila. & Read., im.m., 6 p.c. loan,	25,000.00	26,000.00
Phila. & Read. Ter. Co., fifty year 5 p. c. loan,	100,000.00	105,500.00
Phila. & Read., rec. cer., 6 p. c.,	50,000.00	51,750.00
Lehigh Val., 1st m., 6 p.c. loan, .	33,000.00	34,650.00
Lehigh Val., con. m., 6 p.c. loan,	100,000.00	125,000.00
Lehigh Val., 1st m., 4½ p.c. loan,	50,000.00	52,000.00
Elmira & Williamsport 1st. m., 6 p. c. loan,.....	25,000.00	29,750.00
West Jersey, 1st m., 7 p.c., loan,	10,000.00	11,100.00
Penn. & N. Y. Can., 1st m. 7 p.c. loan,.....	25,000.00	29,520.00
Penn. & N. Y. Canal, cons. m., 4 p. c. loan,.....	75,000.00	71,250.00
Penn. & N. Y. Canal, cons. m., 5 p. c. loan,.....	25,000.00	27,250.00
Chic. & W. Ind., 1st m., 6 p. c. loan,.....	16,000.00	17,120.00
Chic. & W. Ind., gen. m., 6 p. c. loan,.....	100,000.00	116,000.00
Chic., B. & Q., con. m., 7 p. c.,	50,000.00	60,000.00
The Jacksonville, Louisville & St. L., 1st m. con., 5 p. c. loan,	32,000.00	12,800.00
Jacksonville Southeastern R. W. Co., 1st m., 6 p. c.,.....	11,000.00	8,250.00
Shamokin, Sunbury & Lewisburg, 5 p. c. loan,.....	20,000.00	20,400.00
Corning, Cowanesque & Antrim, 6 p. c. loan,.....	4,000.00	4,120.00

	Par Value.	Market Value.
Terre Haute & Logansport, ext. m., 6 p. c. loan,.....	50,000.00	53,000.00
N. Y. & Long Branch, 1st m., 5 p. c. loan,.....	25,000.00	27,500.00
St. Paul & N. P., 6 p. c. loan,..	50,000.00	62,000.00
Pittsburgh, McKeesport & You- ghiogheny, 2d m., 6 p. c. loan,	20,000.00	24,000.00
Pittsburgh, Youngstown & Ash- tabula, 1st. m. con., 5 p. c. loan,	25,000.00	25,625.00
Cleveland, C., C. & Ind., g. m., 6 p. c. loan,.....	30,000.00	37,500.00
Grand Rapids & Ind., cons. m., 5 p. c. loan,.....	21,000.00	5,250.00
N. Y., L. E. & W., col. trust, 5 p. c. loan,.....	23,000.00	25,300.00
N. Y., Susquehanna & Western, ter. 1st m., 5 p. c.,.....	60,000.00	62,000.00
Lake Shore & Mich. Southern, cons. 2d mo., 7 p. c. loan,....	50,000.00	60,000.00
Buffalo & Susquehanna, 1st m., 5 p. c. loan,	50,000.00	49,750.00
Baltimore & Ohio, 6 p. c. loan,†	10,000.00	11,800.00
Ind. & Vin., 2d m., 6 p. c. loan,.	18,000.00	19,080.00
Chic. & Erie, 1st m. g., 5 p. c. loan,	50,000.00	55,250.00
Wabash, 2d m., 5 p. c. loan,....	20,000.00	15,000.00
Pitts. Junc. Term., 1st m., 5 p. c. loan,.....	25,000.00	25,500.00
Newburgh & New York, 1st m., 5 p. c. loan,.....	15,000.00	15,000.00
North. Cent., con. m., 5 p. c. loan,	22,000.00	25,960.00
B. & O., cons. m., 5 p. c. loan,..	50,000.00	56,500.00
Balt. Belt., 1st m., 5 p. c. loan,.	50,000.00	50,000.00
West Knoxville Gen. Imp. Co., 6 p. c. loan,.....	20,000.00	21,000.00
Atlantic City, m., 5 p. c. loan,..	30,000.00	30,900.00
Camden Horse, 1st m., 5 p. c. loan,	25,000.00	25,000.00
Bellefonte Central, 1st m., 30- year, 5 p. c. gold loan,	2,500.00	2,500.00
Evansville & Terre Haute, 1st gen. m., 5 p. c. gold loan,	25,000.00	25,000.00
Allegheny Valley, 7 $\frac{9}{10}$ p. c. loan,	22,000.00	22,880.00
RAILROAD STOCKS—		
Bellefonte Central,.....	22,000.00	11,000.00
BANK STOCK—		
Philadelphia National,	20,000.00	38,000.00
MISCELLANEOUS—		
Lehigh Val. Coal Co., 5 p. c., 1933,	50,000.00	51,000.00
Knox. Water Co., 6 p. c. loan, 1912,	15,000.00	15,000.00
Western Transit Co., 4 $\frac{1}{2}$ p. c. loan, 1903,.....	50,000.00	51,500.00

	Par Value.	Market Value.
American Steamship Co. of Philadelphia, 6 p. c. loan, 1896,...	15,000.00	15,450.00
Lehigh Coal & Navigation Co., 4½ p. c. col. trust loan, 1897,...	50,000.00	51,750.00
Lehigh Coal & Navigation Co., 6 p. c. gold loan,	20,000.00	20,800.00
Chesapeake & Delaware Canal Co., m., 6 p. c. loan, 1916,....	10,000.00	5,200.00
Delaware Division Canal Co., 6 p. c. loan, 1898,.....	25,000.00	23,750.00
Car Trust of New York, No. 2, 6 p. c. loan,.....	7,000.00	7,000.00
Huntingdon & Broad Top Car Trust fund loan, 1897-8-9,....	30,000.00	30,000.00
Huntingdon & Broad Top Car Trust, 5 p. c., loan, 1896,.....	7,000.00	7,000.00
Philadelphia Bourse stk.,.....	500.00	380.00
Totals,.....	\$2,725,444.00	\$2,896,139.00

2,896,139.00

Loans on Collateral.

	Par Val.	Mar. Val.	Amt. Loaned.
Bank of North America stk.,....	\$400	\$1,000	\$500
German-American Ins. Co. stk.,.	1,500	4,350	2,750
Manayunk National Bank stk.,..	1,500	2,700	2,000
Manayunk National Bank stk.,.	2,500	4,500	7,000
Northwestern Nat'l Bank stk.,..	2,500	4,000	
Ninth National Bank stk.,.....	3,000	4,200	5,800
Moorestown National Bank stk.,.	700	1,400	
Burlington Co. Safe Deposit & Trust Co. stk.,.....	250	350	3,500
Fire Insurance Co. of the County of Philadelphia stk.,.....	500	450	
North Penn. R. R. Co. stk.,....	3,100	5,208	25,000
Lehigh Valley R. R. Co. stk.,...	50,000	36,000	18,000
North Penn. R. R. Co. stk.,....	3,700	6,216	
Del. & B. B. R. R. Co. stk.,....	10,000	16,300	18,000
Del. & B. B. R. R. Co. stk.,....	10,000	16,300	
North Penn. R. R. Co. stk.,....	3,700	6,216	22,000
Philadelphia Traction Co. stk.,..	21,250	27,200	
Penn. Co. for Insurance on Live Stock, etc., stk.,.....	900	4,320	4,150
Penn. Fire Insurance Co. stk.,...	500	1,550	
United Canal & R. R. Co. of New Jersey stk.,	400	948	3,000
Ins. Co. of North America stk.,.	650	1,430	
Germania Ins. Co. of N. Y. stk.,	1,300	4,550	3,000
1st Nat'l Bank, Shippensburg, Pa. stk.,.....	1,600	2,880	
Nat'l Bk. of Ill., Chicago stk.,..	2,000	4,840	

	Par Val.	Mar. Val.	Amt. Loaned.
Lehigh Valley R. R. Co. stk.,...	35,000	25,200	30,000
United Gas Imp. Co. stk.,.....	5,000	8,100	
National Lead Co. stk.,.....	3,000	750	
Union Trust Co. stk.,.....	2,500	1,500	5,000
Catawissa R. R. Co. stk.,.....	2,000	1,960	
Lehigh Coal & Nav. Co. stk.,...	5,250	4,220	
Commonwealth Title Insurance & Trust Co., stk.,.....	500	680	3,000
Pitts., Cin. & St. L. Ry. Co., 7 p. c.,	1,000	1,160	
N. Y. & L. B. Ry. Co., 1st m., 5 p. c.,	4,000	4,444	
Lehigh Coal & Nav. Co. 4½ p. c.,	10,000	10,400	15,000
Lehigh Coal & Nav. Co., stk.,...	10,000	8,800	
Pennsylvania R. R. Co. stk., ...	2,000	2,080	
North Penn. R. R. Co. stk.,.....	3,000	5,040	21,000
Boston United Gas bds., 5 p. c.,	25,000	20,000	
Bellefonte Central R. R. Co., 1st m., 5 p. c.,	4,000	4,000	
Western National Bank Co. stk.,	1,250	2,125	10,000
N. E. Loan & Trust Co., stk.,...	5,000	5,000	
Pulaski Iron Co. bds., 6 p. c.,...	5,000	5,000	
Totals,	\$245,450	\$267,367	\$197,200
Cash in Company's principal office,.....			851.77
Cash in bank,			76,119.40
Interest due and accrued on collateral loans,.....			1,003.63
Interest due and accrued on stocks and bonds,.....			1,650.00
Gross premiums in due course of collection,.....			210,682.78
Rents due and accrued,			1,399.20
Premiums payable direct to home office,.....			24,954.88
Assets of the Company at their actual value,.....			\$4,481,323.15

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$46,727.43
Losses reported and unadjusted,.....	94,344.65
Losses resisted,.....	17,187.67
Gross amount of unpaid losses,.....	\$158,259.75
Unearned premiums on risks, one year or less,...	\$695,186.73
Unearned premiums on risks, more than one year,	637,340.39
Unearned premiums as computed above,	1,332,527.12
Reclaimable on perpetual fire policies,.....	782,954.62
Commissions and brokerage,.....	24,000.00
All other demands,	Nothing.
Special deposits in other States in excess of present liabilities therein,.....	14,577.00
Total liabilities, except capital and surplus,.....	\$2,312,318.49
Capital stock,.....	400,000.00
Surplus beyond all liabilities,.....	1,769,004.66
Total liabilities, including capital and surplus,.....	\$4,481,323.15

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$2,041,187.11	
Deduct reinsurance, rebate, abatements, and return premiums,.....	412,090.96	
Actual cash premiums,.....		\$1,629,096.15
Interest on mortgages of real estate,.....		38,539.26
Interest on loans and bonds, and dividends on stock,.....		147,327.69
Rents,.....		2,205.69
Deposit premiums returned on perpetual risks,.	\$51,968.13	
Actual cash income,.....		\$1,817,168.79

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including ——— occurring in pre- vious years),.....		\$829,321.78
Cash dividends,.....		60,000.00
Commissions and brokerage,.....		390,798.74
Salaries and fees,.....		87,028.00
Taxes,.....		37,844.32
All other payments,.....		99,126.98
Deposit premiums returned on perpetual risks,	\$14,900.31	
Actual cash expenditure,.....		\$1,494,119.82

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,	\$250,875,254	\$2,637,215.29
Written or renewed during the year,.....	192,225,311	2,041,902.77
Totals,	\$443,100,565	\$4,679,118.06
Deduct those expired and marked off,.....	164,057,773	1,958,482.89
In force at the end of the year,.....	\$279,042,792	\$2,720,635.17
Deduct amount reinsured,.....	13,014,728	125,224.43
Net amount in force,.....	\$266,028,064	\$2,595,410.74

Perpetual Risks.

	Risks.	Deposits.
Perpetual risks in force on the 31st day of De- cember of the preceding year,.....	\$32,967,718	\$819,024.35
Perpetual risks written during the year,.....	2,183,426	51,968.13
Totals,.....	\$35,151,144	\$870,992.48
Deduct those marked off,.....	592,367	14,900.31
In force at the end of the year,.....	\$34,558,777	\$856,092.17
Losses incurred on perpetual risks during the year,.....		11,848.11
Losses paid on perpetual risks during the year,.....		11,651.39

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$109,408,487	\$1,390,375.47	1-2	\$695,186.73
1894....	Two years,.....	1,205,763	6,217.89	1-4	1,554.47
1895....		980,901	5,684.37	3-4	4,263.28
1893....	Three years,....	36,668,424	204,457.72	1-6	34,076.30
1894....		37,353,905	220,434.40	1-2	110,217.20
1895....		42,226,863	280,848.42	5-6	234,040.35
1892....	Four years,....	840,025	8,604.42	1-8	1,075.55
1893....		548,114	5,958.87	3-8	2,234.57
1894....		1,152,599	13,026.58	5-8	8,141.61
1895....		371,209	3,231.98	7-8	2,827.98
1891....	Five years,.....	7,287,721	76,819.90	1-10	7,681.99
1892....		7,462,529	77,986.54	3-10	23,395.96
1893....		9,202,719	97,226.45	1-2	48,613.22
1894....		9,300,886	70,549.72	7-10	49,384.80
1895....		10,320,930	110,871.13	9-10	99,784.02
1889-1895	Seven years,....	299,489	4,956.63	....	1,605.36
1886-1895	Ten years,.....	1,397,500	18,160.25	....	8,443.73
Totals,.....		\$266,028,064	\$2,595,410.74	....	\$1,332,527.12

Premiums received since the organization of the Company....	\$28,442,270.00
Losses paid since the Company organized,.....	16,037,386.00
Cash dividends paid stockholders,.....	2,769,000.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	55,100.00
Loaned to stockholders not officers,.....	14,900.00
Losses incurred during the year,.....	807,822.00
Largest amount written on any one risk,.....	5,000.00

Special deposits elsewhere for the exclusive protection of
policy-holders there :—

State or County.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,.....	\$28,000.00	\$24,928.00	\$3,072.00
Virginia,.....	22,400.00	10,895.00	11,505.00
Totals,.....	\$50,400.00	\$35,823.00	\$14,577.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$2,444,962.57
Premiums received,.....	27,411.94
Losses paid,.....	15,295.79
Losses incurred,.....	15,145.79

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, September, 1853.

GEORGE P. SHELDON, *President.*CHARLES C. LITTLE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, ..	\$1,000,000.00
Whole amount of capital actually paid up in cash,	1,000,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, .	\$479,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,	120,600.00
Interest accrued on bond and mortgage loans,	1,969.95
Value of lands mortgaged,	\$73,250.00
Buildings (insured for \$126,000),	158,500.00
Total,	\$231,750.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS —		
United States 4 p. c. reg., 1907, .	\$275,000.00	\$308,000.00
U. S. cur. 6 p. c., 1896-8-9,	40,000.00	43,200.00
Virginia 2 p. c. century, 1992, ..	100,000.00	62,500.00
COUNTY AND MUNICIPAL BONDS —		
City of Richmond, Va., 4 p. c., .	21,000.00	21,000.00
Missoula Co., Mon., 7 p. c., 1901,	12,000.00	13,200.00
New York City con. stk. 3 p. c., 1907-8-10-19-23,	762,000.00	792,480.00
RAILROAD BONDS —		
Kings Co. Elevated, 5 p. c.,	26,000.00	19,500.00
Toledo & Ohio Central 5 p. c., ...	5,000.00	5,400.00
Central of Georgia, 5 p. c.,	50,000.00	45,000.00
Louisville, St. L. & Tex., 6 p. c.,	26,000.00	15,080.00
Louisville & Nashville, 5 p. c., ...	25,000.00	25,000.00
Norfolk & Western, 5 p. c.,	25,000.00	20,000.00
United Traction & Elec., 5 p. c.,	25,000.00	25,625.00
Northern Pac. Term., 6 p. c., ..	25,000.00	26,500.00
Wabash, 5 p. c.,	30,000.00	31,500.00
Mis., Kan. & Texas, 5 p. c.,	50,000.00	42,500.00

	Par Value.	Market Value.	
Met. W. Side Elev. R'y of Chic., 5 p. c.,.....	35,000.00	28,000.00	
New York, New Haven & Hfd. deb., 4 p. c., 1903,.....	200,000.00	276,000.00	
Ohio Southern "car trusts" 6 p. c., 1895-6-7,.....	30,000.00	30,000.00	
RAILROAD STOCKS—			
Dry Dock, E. Bdy & Bat.,.....	5,000.00	8,750.00	
New York & Harlem,.....	56,250.00	160,312.50	
Morris & Essex,.....	50,000.00	85,000.00	
Beech Creek,.....	100,000.00	97,500.00	
Delaware & Hudson Canal Co.,.	100,000.00	130,000.00	
Pitts., Ft. Wayne & Chicago,...	50,000.00	85,000.00	
Syracuse, Binghamton & N. Y.,	100,000.00	175,000.00	
Rensselaer & Saratoga,.....	50,000.00	92,500.00	
Lake Shore & Mich. Southern,...	70,000.00	104,300.00	
Chicago, Milwaukee & St. Paul,	80,000.00	104,000.00	
GAS COMPANY BONDS—			
Lake, Chicago, 6 p. c., 1915,....	50,000.00	51,000.00	
U. S. Illum'ing Co., 6 p.c., 1905,	25,000.00	25,500.00	
Grand Rapids, Mich., 5 p. c.,...	50,000.00	45,000.00	
BANK STOCKS—			
Am. Exchange Nat., N. Y.,	20,000.00	34,000.00	
National Shoe & Leather, "	20,000.00	19,200.00	
Nat. B'k of the Republic, "	38,600.00	59,830.00	
Nat. Bank of Commerce, "	8,700.00	18,270.00	
Fourth National, "	20,000.00	38,000.00	
Mercantile National, "	10,000.00	18,000.00	
National Park, "	25,300.00	70,840.00	
Chatham National, "	30,000.00	102,000.00	
Mechanics, Brooklyn,.....	20,400.00	55,080.00	
National City, ".....	30,000.00	123,000.00	
National of Illinois, Chicago,...	13,500.00	35,100.00	
Phenix National, New York,....	4,000.00	4,600.00	
Bond & Mortgage Guar. Co.,...	10,000.00	13,000.00	
Brooklyn, Brooklyn,.....	7,500.00	12,750.00	
MISCELLANEOUS—			
N. Y. Mutual Gas Light Co.,....	18,700.00	44,880.00	
Cent. & So. American Tel. Co.,	150,000.00	187,500.00	
Western Union Telegraph Co.,	100,000.00	87,000.00	
Totals,	\$3,074,950.00	\$3,917,397.50	3,917,397 50
Cash in Company's principal office,.....			1,325.62
Cash in bank,.....			498,578.05
Interest due and accrued on stocks and bonds,.....			10,355.80
Gross premiums in due course of collection,.....			706,344.60
Rents due and accrued,.....			3,472.94
Amount of installment notes owned by Company, \$222,518.29			
Assets of the company at their actual value,.....			\$5,739,044.46

III. LIABILITIES.

Losses adjusted and unpaid,.....	Nothing.
Losses reported and unadjusted,.....	\$276,423.96
Losses resisted,.....	43,125.00
Gross amount of unpaid losses,.....	\$319,548.96
Deduct reinsurance,.....	44,619.44
Net amount of unpaid losses,.....	\$274,929.52
Unearned premiums on risks, one year or less, \$1,166,153.09	
Unearned premiums on risks, more than one year,.....	2,448,359.46
Unearned premiums as computed above,.....	3,614,512.55
Commissions and brokerage,.....	111,633.35
Due for salaries, rent, advertising, etc.,.....	2,266.66
Return premiums,.....	80,248.31
Reinsurance due,.....	39,872.93
Special deposits in Canada and Virginia in excess of present liabilities therein,.....	76,141.06
Total liabilities, except capital and surplus,.....	\$4,199,604.38
Capital stock,.....	1,000,000.00
Surplus beyond all liabilities,.....	539,440.08
Total liabilities, including capital and surplus,.....	\$5,739,044.46

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$5,438,629.91
Deduct reinsurance, rebate, abatement, and return premiums,.....	1,634,716.85
Actual cash premiums,.....	\$3,803,913.06
Interest on mortgages of real estate,.....	6,298.44
Interest on loans and bonds, and dividends on stocks,.....	159,943.93
Rents,.....	15,032.76
Actual cash income,.....	\$3,985,188.19

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$297,679.23 occurring in previous years),.....	\$2,685,612.24
Deduct salvage and reinsurance,.....	340,273.08
Net amount paid for losses,.....	\$2,345,339.16
Cash dividends,.....	100,000.00
Commissions and brokerage,.....	651,169.92
Salaries and fees,.....	306,581.43
Taxes,.....	77,551.28
All other payments,.....	380,177.71
Actual cash expenditure,.....	\$3,860,819.50

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$582,670,984	\$7,391,637.08
Written or renewed during the year,.....	435,544,687	5,444,300.92
Totals,.....	\$1,018,215,671	\$12,835,938.00
Deduct those expired and marked off,	364,931,448	4,561,643.84
In force at the end of the year,.....	\$653,284,223	\$8,274,294.16
Deduct amount reinsured,.....	74,730,184	928,836.05
Net amount in force,.....	\$578,554,039	\$7,345,458.11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less, ..	\$180,753,715	\$2,332,306.18	1-2	\$1,166,153.09
1894....	Two years,.....	1,854,475	17,892.13	1-4	4,473.03
1895....		1,377,151	14,798.87	3-4	11,099.16
1893....		62,145,141	572,780.59	1-6	95,463.43
1894....	Three years,.....	62,783,489	574,635.86	1-2	287,317.93
1895....		71,409,926	691,243.50	5-6	576,036.25
1892....		1,778,766	18,884.90	1-8	2,360.61
1893....	Four years,.....	1,679,733	17,964.35	3-8	6,736.62
1894....		1,528,340	17,239.23	5-8	10,774.50
1895....		1,013,662	10,731.99	7-8	9,390.50
1891....	Five years,.....	37,288,485	587,139.27	1-10	58,713.93
1892....		43,286,489	696,363.06	3-10	208,908.91
1893....		50,969,506	797,441.61	1-2	398,720.80
1894....		35,220,977	590,345.60	7-10	413,241.92
1895....		25,464,184	405,690.97	9-10	365,121.87
Totals,.....		\$578,554,039	\$7,345,458.11	....	\$3,614,512.55

Premiums received since the organization of the Company,...	\$101,542,724.09
Losses paid since the Company organized,.....	52,510,918.19
Cash dividends paid stockholders,.....	3,574,000.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	169,550.00
Losses incurred during the year,.....	2,314,337.22
Largest amount written on any one risk,.....	25,000.00

Special deposits elsewhere for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Virginia,	\$62,500.00	\$25,369.42	\$37,130.58
Georgia,.....	28,000.00	44,575.28	
Canada,.....	112,000.00	72,989.52	39,010.48
Totals,	\$202,500.00	\$142,934.22	\$76,141.06

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$4,452,627.00
Premiums received,.....	31,166.08
Losses paid,.....	5,013.66
Losses incurred,.....	5,363.66

PROVIDENCE-WASHINGTON INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, 1799.

J. H. DEWOLF, *President.*E. L. WATSON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000.00
Whole amount of capital actually paid up in cash,.....	400,000.00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
City of Pawtucket, 4 p. c., 1923,	\$25,000.00	\$26,500.00
RAILROAD BONDS—		
Boston & Providence,.....	100,000.00	106,000.00
Boston & Maine,.....	10,000.00	11,500.00
Baltimore & Ohio,.....	25,000.00	28,750.00
Cleveland Electric,.....	10,000.00	10,300.00
Columbus Street,.....	10,000.00	10,100.00
Lehigh Valley,.....	50,000.00	52,500.00
Morris & Essex,.....	25,000.00	35,000.00
N. Y., New Haven & Hartford,.	50,000.00	68,000.00
Rensselaer & Saratoga,.....	12,000.00	17,280.00
RAILROAD STOCKS—		
Chicago & Alton,.....	60,000.00	94,800.00
Chicago & N. W. pfd.,.....	20,000.00	28,800.00
Oswego & Syracuse,.....	25,000.00	51,250.00
BANK STOCKS—		
Fourth National, New York,....	18,000.00	31,140.00
National Bk. of Com., N. Y.,...	34,000.00	70,720.00
National Park, New York,.....	30,000.00	81,600.00
American National, Providence,.	25,000.00	22,500.00
Blackstone Canal National, Prov.,	25,000.00	25,000.00
Commercial National, Prov.,....	15,000.00	14,400.00
Manufacturers National, Prov.,.	30,000.00	42,600.00

	Par Value.	Market Value.	
Merchants National, Providence,	25,000.00	31,500.00	
Mechanics National, Providence,	20,000.00	20,800.00	
National Bank of Com., Prov.,...	25,000.00	22,000.00	
National Bk. of North America,			
Providence,.....	15,000.00	13,500.00	
National Eagle,.....	15,000.00	16,500.00	
Weybosset National,.....	10,000.00	8,600.00	
GAS COMPANY STOCKS—			
Providence,.....	25,000.00	42,000.00	
MISCELLANEOUS—			
What Cheer Corporation stk.,...	200,000.00	200,000.00	
Bath Gas & E. Co. bonds, 5 p. c.,			
1920,.....	3,000.00	2,700.00	
Totals,.....	\$937,000.00	\$1,186,340.00	\$1,186,340.00
Cash in Company's principal office,.....			2,335.67
Cash in bank,.....			63,773.54
Gross premiums in due course of collection,.....			178,221.41
Bills receivable, not matured, taken for premiums,.....			48,610.33
Reinsurance due,.....			Nothing.
Premiums unpaid (more than three months due),		\$842.65	
Assets of the Company at their actual value,.....			\$1,479,280.95

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$5,585.97	
Losses reported and unadjusted,.....	142,539.13	
Losses resisted,.....	6,393.73	
Gross amount of unpaid losses,.....	\$154,518.83	
Deduct reinsurance,.....	43,118.77	
Net amount of unpaid losses,.....		\$111,400.06
Unearned premiums on risks, one year or less,...	\$353,148.99	
Unearned premiums on risks, more than one		
year,.....	273,912.67	
Unearned premiums on inland navigation risks,	53,145.57	
Unearned premiums on marine risks,.....		
Unearned premiums on unexpired time hull	44,120.10	
risks,.....		
Unearned premiums as computed above,.....		724,327.33
Commissions and brokerage,.....		26,787.59
Due for salaries, rent, advertising, etc.,.....		Nothing.
Taxes,.....		14,950.24
Special deposits in other States in excess of present liabilities		
therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$877,465.22
Capital stock,.....		400,000.00
Surplus beyond all liabilities,.....		201,815.73
Total liabilities, including capital and surplus,.....		\$1,479,280.95

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$1,119,855.88	\$497,963.10	
Deduct reinsurance, rebate, abatement, and return premiums,..	257,852.54	124,644.65	
Actual cash premiums,...	\$862,003.34	\$373,318.45	\$1,235,321.79
Interest on bonds, and dividends on stocks,.....			44,605.60
Actual cash income,.....			\$1,279,927.39

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$170,879.47 occurring in previous years),.....	\$573,301.58	\$373,401.55	
Deduct salvage and reinsurance,..	107,261.27	93,555.33	
Net amount paid for losses,.	\$466,040.31	\$279,846.22	\$745,886.53
Cash dividends,.....			32,000.00
Commissions and brokerage,.....			226,515.29
Salaries and fees,.....			82,556.79
Taxes,.....			24,947.23
All other payments,.....			67,659.08
Actual cash expenditure,.....			\$1,179,564.92

VI. MISCELLANEOUS.

	Fire.	Premiums.
<i>Risks and Premiums.</i>		
In force on the 31st day of December of the preceding year,.....	\$135,232,566	\$1,431,858.10
Written or renewed during the year,.....	110,592,340	1,151,918.73
Totals,.....	\$245,824,906	\$2,583,776.83
Deduct those expired and marked off,.....	107,293,488	1,122,853.59
In force at the end of the year,.....	\$138,531,418	\$1,460,923.24
Deduct amount reinsured,.....	24,551,514	243,142.46
Net amount in force,.....	\$113,979,904	\$1,217,780.78
	Marine and Inland.	Premiums.
In force at the end of the year,.....	\$5,897,008.00	\$186,826.84

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$66,462.113	\$706,297.98	1-2	\$353,148.99
1894....	Two years,.....	456,316	3,785.84	1-4	946.46
1895....		649,096	4,833.53	3-4	3,625.15
1893....	Three years,....	9,202,500	97,752.37	1-6	16,292.06
1894....		7,303,110	83,774.37	1-2	41,887.18
1895....		9,610,578	108,018.47	5-6	90,015.40
1892....	Four years,....	554,815	4,873.14	1-8	609.14
1893....		213,907	1,509.13	3-8	565.92
1894....		256,903	2,489.20	5-8	1,555.75
1895....		265,825	2,326.13	7-8	2,035.39
1891....	Five years,....	2,289,396	22,313.88	1-10	2,231.39
1892....		2,739,694	29,072.10	3-10	8,721.63
1893....		4,900,802	52,894.37	1-2	26,447.18
1894....		4,207,373	45,381.13	7-10	31,766.79
1895....		4,867,476	52,459.14	9-10	47,213.23
Totals,.....		\$113,979,904	\$1,217,780.78	....	\$627,061.66

Premiums received since the organization of the Company,...	\$25,871,077.83
Losses paid since the Company organized,.....	15,285,010.15
Cash dividends paid stockholders,.....	2,096,563.39
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	43,200.00
Losses incurred during the year (fire, \$447,331.09; marine and inland, \$286,522.67),.....	733,853.76
Largest amount written on any one risk,.....	25,000.00

Business in Connecticut, 1895.

	Fire.	Marine and Inland.
Fire, marine, and inland risks,.....	\$2,340,203.00	\$19,235.00
Premiums received,.....	18,445.63	367.00
Losses paid,.....	9,645.13	Nothing.
Losses incurred,.....	6,981.88	Nothing.

QUEEN INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, September, 1891.

JAMES A. MACDONALD, *President.*GEORGE W. BURCHELL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000.00
Whole amount of capital actually paid up in cash,.....	500,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, ..	25,000.00
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND D. C. BONDS—		
United States, 4 p. c., 1907,.....	\$90,000.00	\$98,100.00
United States, 4 p. c., 1907,.....	370,000.00	432,900.00
United States, 5 p. c., 1904,.....	106,000.00	120,310.00
District of Col., 3 $\frac{65}{100}$ p. c., 1924,	340,000.00	365,500.00
RAILROAD BONDS—		
N. Y., Lack. & Western 1st mtge., 6 p. c., 1921,.....	100,000.00	131,543.36
N. Y., Lack. & Western 1st mtge., 5 p. c., 1923,.....	100,000.00	116,313.17
Chic. & So. Western 1st mtge., 7 p. c., 1899,.....	10,000.00	10,496.88
North Wisconsin 1st mtge., 6 p. c., 1930,.....	30,000.00	36,608.85
Chic., Bur. & Quincy 1st mtge., 7 p. c., 1903,.....	25,000.00	28,498.31
Chic, Bur. & Quincy, Iowa div. sinking fund, 4 p. c., 1919,...	15,000.00	13,750.00
Chic., R. I. & Pacific 1st m., 6 p. c., 1917,.....	5,000.00	5,830.99
Chic., R. I. & Pacific 1st m., 5 p. c., 1934,.....	30,000.00	29,500.00
Fremont, Elkhorn & Mo. 1st m. 6 p. c., 1933,	10,000.00	11,879.07
Chic., Mil. & St. P. (Dub. div.), 1st m., 6 p. c., 1920,.....	10,000.00	10,932.51
Chic., Mil. & St. P. (Chic. & Pac. W. div.), 1st m., 5 p. c., 1921,	18,000.00	18,716.72

	Par Value.	Market Value.
Chic., Mil. & St. P. (Wis. & Minn. div.), 1st m., 5 p. c., 1921, . . .	33,000.00	33,110.00
Chic., Mil. & St. P. (Hast. & Da. div.), 1st m., 7 p. c., 1910, . . .	15,000.00	17,134.76
Chic., Mil. & St. P. (Chic. & Mo. Div.), 1st m., 5 p. c., 1926, . . .	30,000.00	28,900.00
Chic. & Northwest. sinking fund 5 p. c., 1929,	49,000.00	51,137.81
Baltimore & Ohio, loan 1885, 5 p. c., 1925,	10,000.00	10,000.00
Pennsylvania Co., general m., 4½ p. c., 1921,	50,000.00	53,426.92
Morris & Essex 1st consolidated m., 7 p. c., 1915,	110,000.00	148,823.15
Michigan Central 1st m., 5 p. c., 1931,	20,000.00	21,849.35
Michigan Central 1st consolidated m., 5 p. c., 1902,	23,000.00	23,859.95
Central R. R. of N. J., general m., 5 p. c., 1987,	80,000.00	89,170.15
Lake Shore & Mich. Southern 2d m., 7 p. c., 1903,	40,000.00	45,553.53
Canada Southern 1st m., 5 p. c., 1908,	25,000.00	25,932.93
Chic., St. P., Minn. & Omaha, consolidated m., 6 p. c., 1930, .	25,000.00	28,848.45
Albany & Susquehanna 1st m., 6 p. c., 1906,	25,000.00	28,847.66
Detroit & Bay City 1st m., 8 p. c., 1903,	20,000.00	23,476.32
Northern Pacific, 1st land grant, 6 p. c., 1921,	41,000.00	45,193.04
Louisville & Nashville 1st m., 7 p. c., 1898,	15,000.00	15,548.13
Evansville & Indianapolis 1st m., 6 p. c., 1926,	25,000.00	21,250.00
Ohio & Miss. equipment trust, 6 p. c., 1897,	3,000.00	2,615.00
RAILROAD STOCKS —		
New York and Harlem,	12,500.00	31,978.98
United New Jersey,	44,300.00	99,744.18
N. Y., Lack. & Western,	51,700.00	56,983.33
Rome, Watertown & Ogdenbu'h, .	95,000.00	110,135.00
Pitts., Fort Wayne & Chicago, . .	36,000.00	55,613.30
Morris & Essex,	70,000.00	104,150.10
Rensselaer & Saratoga,	25,000.00	42,437.50
MISCELLANEOUS —		
Farmers' Loan & Trust Co., stk.,	10,000.00	71,600.00
Cpn. Gas Co., N. Y., deb., 5 p. c., 1908,	20,000.00	20,412.81

	Par Value.	Market Value.
New York City con. dock, 3 p. c., 1916,	100,000.00	100,000.00
New York City add. water stock, 3 p. c., 1904,	100,000.00	100,000.00
New York City g. con. stk., 3 p. c., 1925,	25,000.00	25,000.00
New York City g. con. stk., 3 p. c., 1920,	50,000.00	50,000.00
New York City g. con. stk., 3 p. c., 1914,	50,000.00	50,000.00
City of Brooklyn, Public Market loan, 4 p. c., 1922,	50,000.00	54,686.65
City of Brooklyn, gold, 3½ p. c., 1934,	75,000.00	76,500.00
New Zealand 4 p. c. stk., 1929, ..	49,000.00	49,000.00
Quebec 5 p. c. loan of 1883, 1912,	24,500.00	24,500.00
Manitoba 5 deb., 1910,	29,400.00	29,400.00
Halifax, N. S. 5 p. c., stk.,	60,000.00	66,000.00
Totals,	\$2,875,400.00	\$3,363,698.86
Cash in Company's principal office,		11,834.27
Cash in bank,		302,795.18
Interest due and accrued on stocks,		44,524.42
Interest due and accrued on bank balances,		698.54
Gross premiums in due course of collection,		290,028.02
Bills receivable, not matured, taken for premiums,		965.30
Reinsurance due,		41.87
Assets of the Company at their actual value,		\$4,039,586.46

III. LIABILITIES.

Losses adjusted and unpaid,	\$65,679.27
Losses reported and unadjusted,	139,872.58
Losses resisted,	36,126.08
Gross amount of unpaid losses,	\$241,677.93
Deduct reinsurance,	14,370.09
Net amount of unpaid losses,	\$227,307.84
Unearned premiums on risks, one year or less, ..	\$793,099.82
Unearned premiums on risks, more than one year,	900,637.14
Unearned premiums as computed above,	1,693,736.96
Commissions and brokerage,	54,224.50
Cash dividends to stockholders remaining unpaid,	Nothing.
Return premiums,	31,679.77
Due for salaries, rent, advertising, etc.,	9,200.73
Taxes,	Nothing.
Reinsurance,	1,572.75
All other demands,	2,940.77

Special deposits in other States and Country in excess of present liabilities therein,.....	134,775.40
Total liabilities, except capital and surplus,.....	\$2,155,438.72
Capital stock,.....	500,000.00
Surplus beyond all liabilities,.....	1,384,147.74
Total liabilities, including capital and surplus,.....	\$4,039,586.46

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$2,722,253.58
Deduct reinsurance, rebate, abatements, and re- turn premiums,.....	568,813.22
Actual cash premiums,.....	\$2,153,440.36
Interest on loans and bonds, and dividends on stocks,.....	122,714.66
Actual cash income,.....	\$2,276,155.02

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$201,067.78 occurring in previous years),.....	\$1,227,219.11
Deduct salvage and reinsurance,.....	36,267.16
Net amount paid for losses,.....	\$1,190,951.95
Cash dividends,.....	50,000.00
Commissions and brokerage,.....	324,178.98
Salaries, fees, etc.,.....	166,150.82
Taxes,.....	50,482.21
All other payments,.....	126,445.62
Actual cash expenditure,.....	\$1,908,209.58

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,	\$294,460,009	\$3,412,886.87
Written or renewed during the year,.....	229,021,026	2,668,614.89
Totals,.....	\$523,481,035	\$6,081,501.76
Deduct those expired and marked off,.....	218,432,402	2,624,967.65
In force at the end of the year,.....	\$305,048,633	\$3,456,534.11
Deduct amount reinsured,.....	14,425,547	136,236.19
Net amount in force,.....	\$290,623,086	\$3,320,297.92

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895....	One year or less,	\$124,389,935	\$1,586,199.67	1-2	\$793,099.82
1894....	Two years, . . .	1,052,285	9,765.47	1-4	2,441.36
1895....		1,063,189	9,521.73	3-4	7,141.29
1893....		32,081,861	309,134.13	1-6	51,522.34
1894....	Three years, . . .	33,208,491	332,138.28	1-2	166,069.14
1895....		40,468,095	394,272.63	5-6	328,560.46
1892....		847,633	7,730.62	1-8	966.32
1893....	Four years,	896,820	8,291.33	3-8	3,109.24
1894....		1,184,653	10,647.82	5-8	6,654.88
1895....		1,259,960	11,339.74	7-8	9,922.26
1891....	Five years,	10,960,710	120,793.93	1-10	12,079.38
1892....		11,182,344	133,896.69	3-10	40,169.01
1893....		10,778,468	124,800.61	1-2	62,400.29
1894....		9,832,985	124,564.41	7-10	87,195.08
1895....		11,187,507	133,902.78	9-10	120,512.50
	Over five years,	228,150	3,298.08	Various.	1,893.59
Totals,		\$290,623,086	\$3,320,297.92	...	\$1,693,736.96

Premiums received since the organization of the Company, . .	\$10,051,610.30
Losses paid since the Company organized,	5,471,971.14
Stock owned by directors at par value,	7,000.00
Losses incurred during the year,	1,178,023.98
Largest amount written on any one risk,	40,000.00

Special deposits elsewhere for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Canada,	\$285,900.00	\$215,298.38	\$70,601.62
Oregon,	58,500.00	8,889.70	49,610.30
Virginia,	29,250.00	22,066.13	7,183.87
Georgia,	29,250.00	37,246.40	.....
Nebraska,	25,000.00	17,620.39	7,379.61
Totals,	\$427,900.00	\$301,121.00	\$134,775.40

Business in Connecticut, 1895.

Fire risks taken (no inland),	\$3,154,072.00
Premiums received,	31,089.27
Losses paid,	20,028.29
Losses incurred,	13,438.85

READING FIRE INSURANCE COMPANY,

READING, PA.

Commenced Business, July, 1867.

WILLIAM A. ARNOLD, *President.*

S. E. ANCONA, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$300,000.00
Whole amount of capital actually paid up in cash,.....	250,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$60,921.00
Loans on bond and mortgage (first liens), not more than one year's interest due,	320,480.66
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in process of foreclosure),	5,800.00
Interest due and accrued on bond and mortgage loans,.....	3,801.64
Value of lands mortgaged,.....	\$277,650.00
Buildings (insured for \$350,356.66),...	467,350.00
Total,.....	\$745,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
United States reg. 4 p. c., 1907, .	\$10,000.00	\$11,000.00
RAILROAD BONDS —		
P. & R. gen. m. 4 p. c., 1958,...	26,000.00	19,240.00
P. & R. con. 7 p. c., 1911,.....	10,000.00	12,700.00
Perkiomen 1st m., 1918,.....	2,000.00	2,000.00
City Pass. Railway 5 p. c., 1900,	500.00	500.00
Warren & Franklin 1st m. 7 p. c., 1896,	1,000.00	1,020.00
RAILROAD STOCKS —		
East Penn.,.....	10,000.00	10,600.00
Reading City Passenger,....	6,250.00	12,750.00
BANK STOCKS —		
National Union, Reading,.....	3,750.00	12,900.00
Second National,.....	10,000.00	18,000.00
Reading Trust Co.,.....	77,200.00	100,360.00
Farmers' National,.....	1,500.00	3,800.00

MISCELLANEOUS —	Par Value.	Market Value.	
Reading Gas Co. stock,.....	6,250.00	15,000.00	
So. Read. Market House Co., scrip., 1900,.....	3,100.00	4,030.00	
Scrip of S. Read. Market H. Co.,	900.00	900.00	
Totals,.....	\$168,450.00	\$224,800.00	224,800.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
National Union Bank stock,...	\$2,000	\$6,880.00	}	\$6,500
Citizens Bank stock,.....	250	325 00		
Reading Trust Co. stock,.....	3,500	4,550.00		2,375
National Union Bank stock,...	200	688.00	}	1,700
Second National Bank stock,..	2,500	7,500.00		
Second National Bank stock,..	1,000	1,800.00		1,500
Keystone Wagon Works stock,	7,500	7,500.00	}	9,000
Keystone Wagon Works stock,	7,500	7,500 00		
So. Read. Market House stock,	975	1,267.00	}	700
Reading Gas Co. stock,.....	375	900.00		
Reading Trust Co. stock,.....	600	780.00	}	1,700
W.Read.B & S.Ass'n,No.3,stk.,	380	435.98		
W.Read.B.&S.Ass'n,No.4,stk.,	520	580.84		
Reading Foundry Co. bonds,..	25,000	25,000.00		25,000
Judgment note,.....	100	100.00		100
Judgment note,.....	50	50.00		50
Assignment of mortgage,.....	1,700	1,700.00		1,700
Totals,	\$54,150	\$67,557.32	\$50,325	50,325.00

Cash in Company's principal office,....	549.54
Cash in bank,	52,900.63
Interest due and accrued on stocks and bonds,.....	Nothing.
Interest due and accrued on collateral loans,.....	744.22
Gross premiums in due course of collection,.....	28,645.28
Rents due and accrued,.....	31.25
Reclaimable on perpetual insurance,.....	565.00
All other property,.....	1,568.34
Gross assets of the Company,.....	\$758,132.55

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$15,440.82	
Losses reported and unadjusted,.....	20,374.80	
Losses resisted,.....	9,180.06	
Gross amount of unpaid losses,.....		\$44,995.68
Unearned premiums on risks, one year or less,..	\$135,135.35	
Unearned premiums on risks, more than one year,.....	139,364.58	
Unearned premiums as computed above,.....		274,499.93

Reclaimable on perpetual fire policies,.....	3,956.92
Commissions and brokerage,.....	4,436.13
Cash dividends to stockholders remaining unpaid,.....	1,089.20
Taxes,.....	1,000.00
Return premiums,.....	3,613.88
Special deposits in other States in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital and surplus,.....	\$333,591.74
Capital stock,.....	250,000.00
Surplus beyond all liabilities,.....	174,540.81
Total liabilities, including capital and surplus,.....	\$758,132.55

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$469,651.52
Deduct reinsurance, rebate, abatements, and re- turn premiums,.....	87,072.77
Actual cash premiums,.....	\$382,578.75
Interest on mortgages of real estate,.....	20,251.01
Interest on loans and bonds, and dividends on stocks,.....	13,086.20
Rents,.....	1,851.23
From all other sources,.....	1,329.55
Deposit premiums on perpetual risks,.....	Nothing.
Actual cash income,.....	\$419,096.74

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$56,515.18 occurring in previous years),.....	\$247,897.63
Deduct salvage and reinsurance,.....	4,471.09
Net amount paid for losses,.....	\$243,426.54
Cash dividends,.....	20,064.40
Commissions and brokerage,.....	67,398.16
Salaries and fees,.....	11,255.50
Taxes,.....	7,575.02
All other payments,.....	31,091.17
Actual cash expenditure,.....	\$380,810.79

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$47,175,094	\$567,577.41
Written or renewed during the year,.....	35,262,473	424,161.26
Totals,.....	\$82,437,567	\$991,738.67
Deduct those expired and marked off,.....	35,756,803	447,772.95
In force at the end of the year,.....	\$46,680,764	\$543,965.72
Deduct amount reinsured,.....	561,159	6,041.90
Net amount in force,.....	\$46,119,605	\$537,923.82

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$20,977,944	\$270,270.71	1-2	\$135,135.35
1894....	Two years,.....	28,825	316.94	1-4	79.23
1895....		14,700	144.84	3-4	108.63
1893....	Three years,....	5,935,935	61,933.65	1-6	10,322.27
1894....		6,971,963	73,260.53	1-2	36,630.26
1895....		7,061,864	71,184.50	5-6	59,320.42
1893....	Four years,.....	45,662	378.55	3-8	141.96
1894....		28,383	263.79	5-8	164.87
1895....		33,300	264.84	7-8	231.73
1891....	Five years,.....	1,013,821	11,776.16	1-10	1,177.62
1892....		1,401,728	15,378.28	3-10	4,613.48
1893....		1,209,497	14,995.13	1-2	7,497.56
1894....		938,111	11,707.34	7-10	8,195.14
1895....		1,019,021	12,090.46	9-10	10,881.41
Various... Perpetual,.....		139,750	4,175.12	95-100	3,956.92
Totals,.....		\$46,820,514	\$548,140.84	.....	\$278,456.85

Premiums received since the organization of the Company,...	\$3,759,552.25
Losses paid since the Company organized,	2,047,126.73
Cash dividends declared,.....	417,560.86
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	57,740.00
Losses incurred during the year,.....	221,313.68
Amount loaned to officers and directors,.....	Nothing.
Amount loaned to stockholders not officers,	6,975.00
Largest amount written on any one risk,.....	5,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$660,075.00
Premiums received, ...	6,592.08
Losses paid,	5,414.79
Losses incurred,.....	5,352.92

RELIANCE INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, August, 1844.

WILLIAM CHUBB, *President.*

CHARLES J. WISTER, JR., *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$300,000.00
Whole amount of capital actually paid up in cash,.....	300,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, ..	\$90,000.00
Loans on bond and mortgage (first liens) not more than one year's interest due,.....	221,260.00
Interest accrued on bond and mortgage loans,.....	2,630.80
Value of lands mortgaged,.....	\$202,600.00
Buildings (insured for \$159,116.00),....	257,400.00
Total,.....	\$460,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
United States 4 p. c., 1907,.....	\$15,000.00	\$16,650.00
MUNICIPAL BONDS —		
City of Philadelphia 6 p. c.,....	46,000.00	47,980.00
City of Pittsburgh, 7 p. c.,....	30,000.00	33,000.00
City of Pittsburgh, 4 p. c.,....	18,000.00	19,800.00
City of Quincy, Ill., 4½ p. c.,...	15,000.00	15,150.00
City of Wilmington, Del., 4½ p. c.,	10,000.00	11,000.00
City of Wilmington, Del., 4 p. c.,	10,000.00	10,500.00
RAILROAD BONDS —		
United Company of New Jersey, 4 p. c.,.....	5,000.00	5,500.00
Lehigh Coal & Navigation Co., 6 p. c.,.....	20,000.00	20,800.00
Lehigh Valley, coupon 6 p. c.,..	15,000.00	15,750.00
Lehigh Valley, reg'd 6 p. c.,....	5,000.00	5,250.00
Lehigh Valley, 4½ p. c. consols,.	25,000.00	25,500.00
Easton & Amboy, 5 p. c.,.....	20,000.00	21,800.00
North Pennsylvania, 7 p. c.,....	5,000.00	5,100.00

	Par Value.	Market Value.	
North Pennsylvania, 7 p. c.,....	10,000.00	12,400.00	
Louisville & Nashville, 6 p. c.,..	8,000.00	9,280.00	
Northern Central, 6 p. c.,.....	5,000.00	5,850.00	
Northern Central, 6 p. c.,.....	5,000.00	5,500.00	
Philadelphia & Erie, 5 p. c.,....	25,000.00	29,500.00	
Phila. & Balt. Central, 5 p. c.,..	10,000.00	10,600.00	
Pennsylvania consols, 5 p. c.,...	4,000.00	4,680.00	
Steubenville & Ind., 5 p. c.,....	10,000.00	11,100.00	
Camden & Atlantic, 5 p. c.,....	30,000.00	31,500.00	
Penn. & N. Y. Canal, 5 p. c.,...	40,000.00	43,600.00	
Penn. & N. Y. Canal, 4 p. c.,...	20,000.00	19,000.00	
Allentown Terminal, 4 p. c.,...	15,000.00	15,300.00	
Phila. & Reading, 5 p. c.,.....	10,000.00	9,900.00	
Phila. Traction Co., 4 p. c., col. trust,	5,000.00	5,150.00	
People's Passenger Railway Co., 4 p. c., stock ctf.,.....	10,000.00	9,300.00	
N. Y. & Long Branch, 5 p. c.,..	5,000.00	5,700.00	
Second Avenue Traction Co., Pittsburgh, Pa., 5 p. c.,.....	15,000.00	15,450.00	
Huntington & Broad Top Mtn., 5 p. c.,.....	10,000.00	10,500.00	
BANK STOCKS—			
Commercial National,.....	10,000.00	9,000.00	
Mechanics' National,.....	2,500.00	2,725.00	
MISCELLANEOUS—			
Am. Steamship Co., 6 p. c., 1896,	5,000.00	5,100.00	
Am. W. W. C. (Omaha W. W.), 5 p. c. bds., 1907,.....	10,000.00	8,500.00	
Del. R. Ferry Co., 5 p. c. bds., 1921,.....	10,000.00	10,300.00	
Penn. Equip. Trust ctf., 4 p. c., 1896,.....	15,000.00	15,000.00	
Car Trust of N. Y., 3 ctf., 6 p. c.,	1,000.00	1,000.00	
International Navigation Co., 1st m., 5 p. c., bds.,.....	5,000.00	5,200.00	
Totals,.....	\$534,500.00	\$564,915.00	564,915.00
Cash in Company's principal office,.....			513.17
Cash in bank,.....			26,732.81
Gross premiums in due course of collection,.....			46,928.51
Rents due and accrued,.....			331.50
All other property,.....			585.00
Assets of the Company at their actual value,...			\$953,896.79

III. LIABILITIES.

Losses reported and unpaid,.....	\$11,805.22	
Losses reported and unadjusted,.....	29,307.23	
Losses resisted,.....	6,607.49	
Gross amount of unpaid losses,.....	\$47,719.94	
Deduct reinsurance,.....	7,721.63	
Net amount of unpaid losses,.....		\$39,998.31
Unearned premiums on risks, one year or less,..	\$118,874.96	
Unearned premiums on risks, more than one year,	118,964.91	
Unearned premiums as computed above,.....		237,839.87
Reclaimable on perpetual fire policies,.....		132,642.38
Commissions and brokerage,.....		9,256.35
Due for salaries, rent, advertising, etc.,.....		Nothing.
Rent,.....		
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,.....		\$419,736.91
Capital stock,.....		300,000.00
Surplus beyond all liabilities,.....		234,159.88
Total liabilities, including capital and surplus,.....		\$953,896.79

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$392,708.68	
Deduct reinsurance, rebate, abatement, and return premiums,.....	83,441.97	
Actual cash premiums,.....		\$309,266.71
Interest on mortgages of real estate,.....		7,705.79
Interest on loans and bonds, and dividends on stocks,.....		27,836.50
Rents,.....		873.32
From all other sources,.....		261.37
Deposit premiums on perpetual risks,.....	\$6,627.25	
Actual cash income,.....		\$345,944.19

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$23,892.27 occurring in previous years),.....	\$163,146.23	
Deduct salvage and reinsurance,.....	13,593.74	
Net amount paid for losses,.....		\$149,552.69
Cash dividends,.....		18,000.00
Commissions and brokerage,.....		75,340.69
Salaries and fees,.....		25,637.31
Taxes,.....		7,983.10
All other payments,.....		15,771.04
Deposit premiums returned,.....	\$3,683.21	
Actual cash expenditure,.....		\$292,284.83

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$36,550,974	\$421,195.83
Written or renewed during the year,.....	36,788,567	400,134.10
Totals,.....	\$73,339,541	\$821,329.93
Deduct those expired and marked off,.....	30,671,848	330,051.83
In force at the end of the year,.....	\$42,667,693	\$491,278.10
Deduct amount reinsured,.....	3,934,552	45,913.77
Net amount in force,.....	\$38,733,141	\$445,364.33

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Terms.	Amount covered.	Gross premiums charged.	Fractions unearned.	Premiums unearned.
1895....	One year or less,	\$21,112,985	\$237,749.92	1-2	\$118,874.96
1894....		126,897	1,012.39	1-2	506.19
1895....	Two years,.....	163,859	1,646.24	3-4	1,234.68
1893....		2,555,359	28,850.36	1-6	4,808.38
1894....	Three years,....	3,770,475	44,011.78	1-2	22,005.89
1895....		5,038,044	58,336.28	5-6	48,613.57
1892....		129,450	1,192.02	1-8	149.00
1893....	Four years,.....	76,545	771.85	3-8	289.44
1894....		170,859	1,734.05	5-8	1,083.75
1895....		201,883	2,057.94	7-8	1,800.68
1891....		653,609	7,054.94	1-10	705.49
1892....		929,221	12,247.33	3-10	3,674.19
1893....	Five years,.....	1,164,651	15,137.65	1-2	7,568.82
1894....		1,220,555	15,192.60	7-10	10,634.82
1895....		1,301,748	16,698.80	9-10	15,028.92
1891....		5,000	150.00	3-12	37.50
1894....	Six years,.....	2,700	98.40	9-12	73.80
1895....		6,000	179.07	11-12	164.15
1889....		15,700	277.30	1-14	19.80
1890....		7,000	50.50	3-14	10.80
1891....	Seven years,....	14,800	94.50	5-14	33.75
1892....		13,500	241.66	1-2	120.83
1894....		5,000	112.50	11-14	88.33
1895....		4,000	40.00	13-14	37.15
1890....		4,500	31.50	9-20	14.13
1891....	Ten years,.....	12,300	93.00	11-20	51.15
1892....		11,500	165.00	13-20	107.25
1893....		15,000	136.75	15-20	102.45
	Perpetual,.....	5,273,993	143,397.17	.....	132,642.38
Totals,.....		\$44,007,133	\$588,761.50	.....	\$370,482.25

Premiums received since the organization of the Company,...	\$4,043,653.00
Losses paid since the Company organized,.....	2,504,773.00
Cash dividends paid stockholders,.....	826,597.00
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	42,550 00
Losses incurred during the year,.....	164,045.00
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$611,897.00
Premiums received,.....	5,479.76
Losses paid,.....	2,037.88
Losses incurred,.....	1,372.88

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

Commenced Business, February, 1872.

FREDERICK COOK, *President.*

H. F. ATWOOD, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,.	\$191,855.73
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	349,115.00
Interest due and accrued on bond and mortgage loans,.....	8,304.53
Value of lands mortgaged,.....	\$413,340.00
Buildings (insured for \$341,575),.....	470,650.00
Total,	\$883,990.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
Georgia, 4½ p. c., 1915,.....	\$25,000.00	\$25,000.00
RANK STOCKS—		
German American of Rochester,	10,000.00	17,500.00

	Par Value.	Market Value.	
RAILROAD BONDS—			
Rochester Ry. Co. 5 p.c., 1930,...	\$165,000.00	\$171,600.00	
MISCELLANEOUS—			
Rochester Title Ins. Co. stock,...	10,000.00	10,000.00	
Totals,.....	\$210,000.00	\$224,100.00	224,100.00

Cash in Company's principal office,.....	1,125.02
Cash in bank,.....	79,340.19
Interest due and accrued on stocks,.....	2,062.50
Gross premiums in due course of collection,.....	55,879.87
Assets of the Company at their actual value,.....	\$911,782.84

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$5,660.51
Losses reported and unadjusted,.....	22,030.93
Losses resisted,.....	Nothing.
Gross amount of unpaid losses,.....	\$27,691.44
Unearned premiums on risks, one year or less,...	\$138,743.23
Unearned premiums on risks, more than one year,.....	160,402.60
Unearned premiums as computed above,.....	299,145.83
Commissions and brokerage,.....	1,390.64
Return premiums,.....	Nothing.
Special deposits in other States in excess of present liabilities therein,.....	22,363.31
Total liabilities, except capital and surplus,.....	\$350,591.22
Capital stock,.....	200,000.00
Surplus beyond all liabilities,.....	361,191.62
Total liabilities, including capital and surplus,.....	\$911,782.84

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$549,593.31
Deduct reinsurance, rebate, abatement, and return premiums,.....	167,243.71
Actual cash premiums,.....	\$382,349.60
Interest on mortgages of real estate,.....	16,879.09
Interest on loans and bonds, and dividends on stocks,.....	8,658.85
Rents,.....	10,473.13
From all other sources,.....	9,962.61
Actual cash income,.....	\$428,323.28

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$30,701.19 occurring in previous years),.....	\$215,090.90	
Deduct salvage and reinsurance,.....	24,885.71	
Net amount paid for losses,.....		\$190,205.19
Cash dividends,.....		20,000.00
Commissions and brokerage,.....		87,203.87
Salaries and fees,.....		28,128.18
Taxes,.....		13,232.33
All other payments,.....		32,974.21
Actual cash expenditure,.....		\$371,743.78

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....	\$64,596,619	\$724,012.33
Written or renewed during the year,.....	46,829,172	537,941.89
Totals,.....	\$111,425,791	\$1,261,954.22
Deduct those expired and marked off,.....	52,325,615	629,479.22
In force at the end of the year,.....	\$59,100,176	\$632,475.00
Deduct amount reinsured,.....	1,452,166	9,758.91
Net amount in force,.....	\$57,648,010	\$622,716.09

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,.	\$23,051,055	\$277,486.46	1-2	\$138,743.23
1894....	Two years,.....	131,924	890.48	1-4	222.62
1895....		118,085	1,171.75	3-4	878.82
1893....		9,835,870	94,873.08	1-6	15,812.18
1894....	Three years,....	9,180,679	83,579.62	1-2	41,789.81
1895....		9,435,561	87,350.24	5-6	72,791.87
1892....		112,277	1,083.66	1-8	135.46
1893....	Four years,.....	113,350	1,146.23	3-8	429.84
1894....		966,624	8,872.75	5-8	5,545.46
1895....		92,150	799.53	7-8	699.59
1891....	Seven years,.....	1,228,042	16,234.97	1-10	1,623.50
1892....		2,078,630	28,632.26	3-10	8,604.67
1893....		1,001,558	14,961.85	1-2	7,480.92
1894....		186,805	3,185.16	7-10	2,229.61
1895....		115,400	2,398.05	9-10	2,158.25
Totals,.....		\$57,648,010	\$622,716.09	....	\$299,145.83

292 SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

• Premiums received since the organization of the Company,...	\$7,542,955.70
Losses paid since the Company organized,.....	4,351,547.34
Cash dividends declared,.....	399,000.00
Stock dividends declared,.....	25,000.00
Stock owned by the directors at par value,.....	39,325.00
Losses incurred during the year,.....	184,895.44
Loaned to officers and directors,.....	47,600.00
Loaned to stockholders not officers,.....	39,400.00
Largest amount written on any one risk,.....	5,000.00

Special deposit elsewhere for the exclusive protection of
policy-holders there :

State or Country.	Value of Deposit.	Total Li- abilities therein.	Excess of Deposit.
Georgia,.....	\$25,000.00	\$2,636.69	\$22,363.31

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$968,832.00
Premiums received,.....	11,233.67
Losses paid,.....	3,285.39
Losses incurred,.....	3,304.39

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

Commenced Business, 1851.

A. W. DAMON, *President.*

S. J. HALL, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,500,000.00
Whole amount of capital actually paid up in cash,.....	1,500,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered, .	\$134,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	521,725.00
Interest accrued on bond and mortgage loans,.....	14,325.77
Value of lands mortgaged,.....	\$384,650.00
Buildings (insured for \$491,950),.....	585,850.00
Totals,.....	\$970,500.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 6 p. c. cur. reg.		
1895 to 1899,.....	\$98,000.00	\$102,000.00
WATER COMPANY BONDS—		
Amherst (Mass.) Water Co. 5		
p. c., reg.,.....	16,000.00	16,640.00
Ann Arbor (Mich.) Water Co., 6		
p. c. reg.,.....	50,000.00	54,000.00
Berkshire (Mass.) Water Co., 5		
p. c. reg.,.....	15,000.00	15,600.00
Wakefield (Mass.), Water Co. 6		
p. c. reg.,.....	50,000.00	54,000.00
W. Springfield (Mass.), Aqueduct		
Co. 5 p. c. reg.,.....	25,000.00	27,500.00
RAILROAD BONDS—		
Chic., Burlington & Quincy 4		
p. c. reg., Denver ext.,.....	10,000.00	9,400.00
Chic., Burlington & Quincy 5		
p. c. reg. convex.,.....	11,000.00	11,330.00
Chic., Burlington & Quincy 7		
p. c. reg.,.....	5,000.00	6,000.00
Chic., Burlington & North., 5		
p. c. reg., due 1905,.....	11,000.00	11,550.00
Chic., Mil. & St. Paul 7 p. c. reg.,	10,000.00	12,700.00
Chic. & Northwest. s. f. 6 p. c.		
reg.,.....	50,000.00	57,000.00
Detroit, Lansing & North. 7 p. c.		
reg.,.....	2,000.00	1,360.00
Kan. City, St. Joe and Council		
Bluffs, 7 p. c. reg.,	100,000.00	123,000.00
N. Y. & Harlem 7 p. c. reg.,....	10,000.00	11,400.00
N. Y., N. H. & Hartford deb.		
4 p. c.,.....	60,000.00	81,600.00
St. Paul, Minn. & Man. 6 p. c.		
reg.,.....	50,000.00	58,500.00
Union Pacific Collateral Trust 6		
p. c. reg.,.....	47,000.00	45,590.00
RAILROAD STOCKS—		
Boston & Albany,.....	150,000.00	310,500.00
Chicago & Alton,.....	63,400.00	101,440.00
Chicago, Burlington & Quincy,	75,000.00	57,750.00
Chicago, Milwaukee & St. Paul,	55,000.00	69,850.00
Chicago, Rock Island & Pacific,	55,000.00	37,400.00
Conn. & Passumpsic Rivers,....	50,000.00	52,500.00
Illinois Central,.....	56,300.00	53,922.00
New York & Harlem,.....	50,000.00	140,000.00
N. Y., N. H. & Hartford,.....	205,000.00	369,000.00
Pennsylvania,.....	30,000.00	31,200.00

	Par Value.	Market Value.
Rome, Watertown & Ogdensburg,	24,000.00	28,800.00
West End Street,	50,000.00	88,000.00
BANK STOCKS —		
Agawam National, Springfield,	20,300.00	20,300.00
Chapin National, "	10,000.00	13,500.00
Chicopee National, "	10,400.00	16,120.00
City National, "	10,000.00	14,700.00
First National, "	20,000.00	22,000.00
John Hancock National, "	20,000.00	22,000.00
Pynchon National, "	12,700.00	19,050.00
Second National, "	20,000.00	27,000.00
Third National, "	20,000.00	42,000.00
Atlas National, Boston,	10,000.00	12,300.00
Boston National, "	10,000.00	10,000.00
Boylston National, "	15,000.00	19,200.00
Eliot National, "	10,000.00	13,000.00
Freeman's National, "	10,000.00	8,800.00
Howard National, "	30,000.00	27,600.00
Merchants National, "	10,000.00	15,300.00
Nat. Bk. of Com'onwealth, "	20,000.00	27,600.00
Nat. Bk. of Commerce, "	10,000.00	11,200.60
National Exchange, "	10,000.00	12,200.06
New England National, "	10,000.00	15,600.00
Old Boston National, "	10,000.00	11,000.00
Shawmut National, "	10,000.00	10,800.00
Tremont National, "	10,000.00	9,300.00
Washington National, "	10,000.00	10,800.00
Webster National, "	10,000.00	10,300.00
Winthrop National, "	6,000.00	7,860.00
First National, Chicopee,	6,500.00	9,425.00
Franklin County Nat., Greenfield,	6,700.00	7,035.00
City National, Holyoke,	25,000.00	28,750.00
First National, Lynn,	5,000.00	7,250.00
Monson National, Monson,	1,000.00	1,500.00
Adams National, No. Adams, ...	2,000.00	2,400.00
First National, Northampton, ...	6,000.00	7,800.00
Northampton Nat., Northampton,	10,000.00	15,000.00
Palmer National, Palmer,	3,700.00	5,550.00
Ware National, Ware,	7,500.00	8,250.00
Bank of N. America, N. Y.,	7,000.00	10,150.00
Continental National, N. Y.,	20,000.00	26,000.00
Fourth National, N. Y.,	20,000.00	36,000.00
Nat. Bank of Commerce, N. Y.,	10,000.00	20,600.00
St. Paul Nat., St. Paul, Minn.,	10,000.00	11,000.00
Totals,	\$1,968,500.00	\$2,665,772.00 2,665,772.00

Loans on Collateral.

	Par Value.	Market Val.	Amt. Loaned.	
Non. Paper Co. stk. Hol., Mass.,	\$10,000	\$20,000	} \$25,000.00	
Parsons Paper Co. stk.,.....	1,000	10,000		
W. Spfd. Aqueduct Co. stk.,..	1,500	1,875	1,500.00	
W. Spfd. Aqueduct Co. stk.,..	10,000	12,500	10,000.00	
Thompsonville(Ct.) W. Co. stk.,	10,325	12,390	10,000.00	
W. Spfd. Aqueduct Co. stk.,..	3,000	3,750	3,200.00	
Third Nat'l Bank stk., Spfd.,..	4,500	9,450	} 6,000.00	
Springfield St. R. R. Co. stk.,..	1,700	3,400		
Shawmut Nat'l Bank stk., Bos.,	600	672	} 1,396.20	
Cit. Nat'l Bank stk., N. Bed ,.	1,000	1,250		
Totals,.....	\$43,625	\$75,287	\$57,096.20	57,096.20

Cash in Company's principal office,.....	15,959.58
Cash in bank,.....	171,233.56
Interest due and accrued on stocks,.....	23,139.48
Interest due and accrued on collateral loans,.....	1,427.41
Gross premiums in due course of collection,.....	239,461.01
Rents due and accrued,.....	1,005.16
Reinsurance due,.....	Nothing.
Assets of the Company at their actual value,.....	\$3,845,145.17

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$64,930.92	
Losses reported and unadjusted,.....	100,321.85	
Losses resisted,.....	24,831.75	
Gross amount of unpaid losses,.....	\$190,084.52	
Deduct reinsurance,.....	5,773.26	
Net amount of unpaid losses,.....		\$184,311.26
Unearned premiums on risks, one year or less,..	\$662,055.15	
Unearned premiums on risks, more than one year,.....	848,250.08	
Unearned premiums as computed above,.....		1,510,305.23
Commissions and brokerage,.....		35,919.10
Special deposit in Oregon in excess of present liabilities therein,.....		44,297.81
Total liabilities, except capital and surplus,.....		\$1,774,833.40
Capital stock,.....		1,500,000.00
Surplus beyond all liabilities,.....		570,311.77
Total liabilities, including capital and surplus,		\$3,845,145.17

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$2,381,762.43
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	361,296.02
Actual cash premiums,.....	\$2,020,466.41
Interest on mortgages of real estate,.....	18,334.89
Interest on loans and bonds, and dividends on stock,.....	126,761.98
Rents,.....	4,838.98
Actual cash income,.....	\$2,170,402.26

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$170,225.35 occurring in previous years),.....	\$1,169,237.83
Deduct salvage and reinsurance,.....	55,883.76
Net amount paid for losses,.....	\$1,113,354.07
Cash dividends,.....	\$150,000.00
Commissions and brokerage,.....	298,239.78
Salaries and fees,.....	83,712.00
Taxes,.....	62,167.47
All other payments,.....	193,727.31
Actual cash expenditure,.....	\$1,901,200.63

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire and Tornado.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....	\$214,655,677	\$2,787,621.53
Written or renewed during the year,.....	170,125,800	2,381,762.43
Totals,.....	\$384,781,477	\$5,169,383.96
Deduct those expired and marked off,.....	114,385,256	2,169,632.02
In force at the end of the year,.....	\$270,396,221	\$2,999,751.94
Deduct amount reinsured,.....	8,483,584	101,462.45
Net amount in force,.....	\$261,912,637	\$2,898,289.49

Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$109,947,248	\$1,324,110.30	1-2	\$662,055.15
1894....	Two years,....	796,793	6,849.63	1-4	1,712.40
1895....		16,106,048	51,666.13	3-4	38,749.60
1893....	Three years,....	20,724,898	241,040.88	1-6	40,173.48
1894....		23,127,817	243,666.59	1-2	121,833.29
1895....		35,864,676	396,971.38	5-6	330,809.48

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	Four years,.....	731,390	11,609.40	1-8	1,451.17
1893....		704,780	6,211.22	3-8	2,329.20
1894....		737,484	6,592.14	5-8	4,120.04
1895....		5,408,620	23,823.85	7-8	20,845.87
1891....	Five years,.....	9,642,898	121,438.92	1-10	12,143.89
1892....		10,889,280	131,639.37	3-10	39,491.79
1893....		9,968,171	121,495.55	1-2	60,747.77
1894....		5,869,941	81,073.02	7-10	56,751.11
1895....		11,392,593	130,101.11	9-10	117,090.99
Totals,.....			\$261,912,637	\$2,898,289.49	....	$1,510,305.23

Premiums received since the organization of the Company,...	\$36,395,837.96
Losses paid since the Company organized,.....	22,549,644.94
Cash dividends paid stockholders,.....	3,254,542.00
Stock dividends declared,.....	1,000,000.00
Stock owned by the directors at par value,.....	138,400.00
Losses incurred during the year,	1,104,891.83
Loaned to officers and directors,.....	8,000.00
Loaned to stockholders not officers,.....	38,500.00
Largest amount written on any one risk,.....	15,000 00

Special deposit elsewhere for the exclusive protection of policy-holders there :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon,.....	\$51,800.00	\$7,502.19	\$44,297.81

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$3,280,643.00
Premiums received,.....	40,082.73
Losses paid,	15,602.59
Losses incurred,.....	15,345.91

SPRING GARDEN INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, August, 1835.

CHARLES ROBERTS, *President.*CLARENCE E. PORTER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, ..	\$400,000.00
Whole amount of capital actually paid up in cash,	400,000.00

II. ASSETS.

Value of real estate owned by the company, unincumbered, ...	\$338,800.00
Loans on bond and mortgage (first liens), not more than one year's interest due,	190,150.00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$—— is in process of foreclosure),	Nothing.
Interest due and accrued on bond and mortgage loans,	3,952.02
Value of lands and buildings mortgaged, }	\$349,275.00
Buildings (insured for \$182,800),	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
City of St. Joseph 6 p.c.f., 1903,	\$20,000.00	\$22,200.00
RAILROAD BONDS—		
Pitts., Cin. & St. L., reg., 7 p. c.,	30,000.00	34,575.00
Lehigh Val. "Annuity," 6 p. c.,	20,000.00	25,300.00
People's Pass., 1st m., 7 p. c.,...	10,000.00	11,800.00
Lehigh Coal & Nav., cons. 7 p. c.,	20,000.00	26,400.00
Terre Haute & Logansport, 6 p. c., 1913,	20,000.00	21,400.00
C., C., C. & I., gen. m., 6 p. c.,	10,000.00	12,500.00
Jack., Louis. & St. L., cons. m., 5 p. c.,	21,000.00	10,500.00
Columbus & Cincinnati Midland, 1st m., 4½ p. c.,	20,000.00	15,000.00
Zanesville & Ohio River, 1st m., 6 p. c.,	10,000.00	1,500.00
Clearfield & Jeff., 1st m., 6 p. c.,	15,000.00	17,250.00

	Par Value.	Market Value.
Jack., Tampa & Key West, 1st m., 6 p. c.,.....	10,000.00	8,000.00
P. & R., 5 p. c., "Stamped,"...	24,000.00	23,760.00
Penn. & N. Y. Canal & R. R., cons., 5 p. c.,.....	10,000.00	10,900.00
Allegheny Val., 1st m., 7 p. c.,...	20,000.00	25,800.00
P. & R. "Terminal," 5 p. c.,...	10,000.00	10,525.00
Bloomington City (Ill.), 1st m., 5 p. c.,.....	27,000.00	8,100.00
Penn. & North., gen. m., 5 p. c.,	25,000.00	25,500.00
Bells Gap, cons. m., 6 p. c.,.....	15,000.00	17,250.00
Camden & Atlantic, cons. m., 6 p. c.,.....	10,000.00	11,800.00
Sunbury, Hazleton & Wilkes-Barre, 2d m., 6 p. c.,.....	10,000.00	10,700.00
P. & R., Del. River Term. Ex., 5 p. c., gold,.....	15,000.00	13,500.00
Wilmington & North., gen. m., 5 p. c., gold,.....	25,000.00	26,250.00
Camden, N. J., Horse, 1st m., 5 p. c.,.....	15,000.00	15,750.00
Rochester, N. Y., gen. m., 5 p. c., gold,.....	10,000.00	10,450.00
P., R. & N. E., 1st m., 4-5 p. c., g.,	30,000.00	12,000.00
Chic. & West. Ind., gen. m., 6 p. c., gold,.....	15,000.00	17,250.00
Easton & Amboy, 1st m., 5 p. c.,	10,000.00	10,875.00
People's Pass., 4 p. c., g. tr. cer.,	20,000.00	18,500.00
P. & R., 6 p. c., imp. m.,.....	10,000.00	10,400.00
North. Pac. and Land Grant, gen. 1st m., 6 p. c., gold,.....	10,000.00	11,450.00
Cleve. Elec., 5 p. c. m., gold,...	5,000.00	5,175.00
Bells Gap, 1st m., 6 p. c.,.....	5,000.00	5,500.00
Jack. Southeast., 1st m., 6 p. c.,	7,000.00	7,000.00
N. Y. & L. Br., 1st m., 5 p. c., g.,	5,000.00	5,700.00
N. Y. & L. B., gen. m., 5 p. c., g.,	5,000.00	5,700.00
Steuben. & Ind., 1st m., 5 p. c.,	5,000.00	5,550.00
St. Louis Merchants Bridge Terminal, 1st m., 5 p. c., gold,.....	10,000.00	10,100.00
Baltimore Traction Co., 1st m. col. tr., 5 p. c., gold,.....	20,000.00	20,400.00
Schuylkill River East Side, 1st m., 5 p. c., gold,.....	3,000.00	3,270.00
Lehigh Valley of N. Y., 1st m., 4½ p. c., gold,.....	5,000.00	5,150.00
Elec. & Peo. Trac., 4 p. c., g. stk. tr. cts.,.....	30,400.00	20,824.00
Buffalo, 1st con. m., 5 p. c., g.,	5,000.00	5,250.00
BANK STOCKS —		
Penn. National, Phila.,.....	10,000.00	17,000.00

MILCELLANEOUS —	Par Value.	Market Value.	
Am. Steamshp Co., 6 p.c., 1896, .	5,000.00	5,112.00	
Robert H. Coleman, 1st m., 5½ p.c. bds., 1896,	5,000.00	5,000.00	
Pennsylvania Steel Co., 1st m., 5 p. c., bds., 1917,	10,000.00	10,300.00	
Mortgage Trust Co., 5 p. c., deb., 1900,	25,000.00	25,000.00	
Oglethorpe Sav. & Tr. Co., Savannah, Ga., trust cts.,	10,000.00	6,000.00	
Sanitary Dist. of Chicago, 5 p.c., 1911,	10,000.00	10,800.00	
International Nav. Co. of N. J., 1st m., 6 p. c., g., 1906,	10,000.00	10,150.00	
Lehigh Val. Coal Co., 1st m., 5 p. c., 1933,	5,000.00	5,100.00	
Chamberlin Investm't Co., Den., 1st m., g. deb. bds.,	6,000.00	1,800.00	
United Gas Imp. Co.,	10,000.00	10,600.00	
Totals,	\$728,400.00	\$703,666.00	703,666.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Cohansey Glass Mfg. Co., N. J., stk.,	\$3,300	\$3,300	\$12,000	
Phila., Read. & N. E. R.R. Co., income A bds., 1942,	20,000	1,000		
Cohansey Glass Mfg. Co., N. J., 6 p. c., scrip.,	3,400	3,400		
Phila., Read. & N. E. R.R. Co., income B bds., 1942,	1,000	30		
Phila., Read. & N. E. R.R. Co., 1st m., 4½ p. c. bds., 1942, . .	14,000	5,600		
Lehigh Valley R.R. Co., 6 p. c., "Annuity" perpetual,	12,000	15,180		13,500
Totals,	\$53,700	\$28,510	\$25,500	25,500.00

Cash in Company's principal office,	2,011.53
Cash in bank,	28,433.15
Interest due and accrued on stocks,	508.33
Interest due and accrued on collateral loans,	300.00
Gross premiums in due course of collection,	61,485.95
Bills receivable, not matured, taken for premiums,	420.00
Rents due and accrued,	800.83
Reinsurance due,	836.48
Reclaimable on perpetual policies,	225.00

Assets of the Company at their actual value, \$1,357,185.29

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$14,204.70	
Losses reported and unadjusted,.....	34,885.45	
Losses resisted,.....	6,789.67	
Gross amount of unpaid losses,.....	\$55,879.82	
Deduct reinsurance,.....	6,567.58	
Net amount of unpaid losses,.....		\$49,312.24
Unearned premiums on risks, one year or less,.	\$169,280.56	
Unearned premiums on risks, more than one year,.....	179,701.35	
Unearned premiums as computed above,.....		348,981.91
Reclaimable on perpetual fire policies,.....		377,006.49
Commissions and brokerage,.....		815.64
Due for salaries, rent, advertising, etc.,.....		1,564.75
Return premiums,.....		165.71
Due for taxes,.....		1,680.00
Due for reinsurance,.....		198.48
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital and surplus,....		\$779,725.22
Capital stock,.....		400,000.00
Surplus beyond all liabilities,.....		177,460.07
Total liabilities, including capital and surplus,.....		\$1,357,185.29

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$655,054.02	
Deduct reinsurance, rebate, abatements, and re- turn premiums,.....	207,095.75	
Notes received for premiums, un- paid,.....	Nothing.	
Actual cash premiums,.....		\$457,958.27
Interest on mortgages of real estate,.....		13,120.45
Interest on loans and bonds, and dividends on stock,.....		33,026.02
Rents,.....		3,349.08
From all other sources,.....		1,011.27
Deposit premiums on perpetual risks,.....	\$9,436.22	
Actual cash income,.....		\$508,465.09

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$39,857.08 occurring in previous years,.....	\$274,248.20	
Deduct salvage and reinsurance,.....	44,770.29	
Net amount paid for losses,.....		\$229,477.91

Cash dividends,.....	32,000.00
Commissions and brokerage,.....	102,237.13
Salaries and fees,.....	18,277.24
Taxes.....	18,605.71
All other payments,	34,558.40
Deposit premiums returned during the year,...	\$10,368.47
Actual cash expenditure,.....	\$435,156.39

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$55,561,054.03	\$622,976.43
Written or renewed during the year,.....	66,708,079.39	677,671.85
Totals,	\$122,269,133.42	\$1,300,648.28
Deduct those expired and marked off,.....	50,659,625.19	566,136.40
In force at the end of the year,.....	\$71,609,508.23	\$734,511.88
Deduct amount reinsured,.....	8,340,320.67	95,087.52
Net amount in force,.....	\$63,269,187.56	\$639,424.36

Perpetual Risks.

	Fire.	Deposits.
In force on the 31st day of December of the preceding year,.....	\$17,517,668.99	\$416,836.73
Written or renewed during the year,.....	332,111.35	9,936.03
Totals,	\$17,849,780.34	\$426,772.76
Deduct those expired and marked off,.....	393,375.00	10,368.47
In force at the end of the year,.....	\$17,456,405.34	\$416,404.29
Deduct amount reinsured,.....	87,500.00	3,063.75
Net amount in force,.....	\$17,368,905.34	\$413,340.54
Losses incurred on perpetual risks during the year,.....		8,847.50
Losses paid on perpetual risks during the year,.....		5,709.53

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$29,886,639.28	\$338,561.13	1-2	\$169,280.56
1894....	Two years,.....	248,257.00	2,480.99	1-4	620.25
1895....		388,453.42	1,969.53	3-4	1,477.14
1893....		3,359,354.74	35,971.21	1-6	5,995.20
1894....	Three years,....	6,123,983.74	53,610.49	1-2	26,805.24
1895....		11,802,160.15	92,011.56	5-6	76,676.30
1892....	Four years,.....	118,350.00	1,378.00	1-8	172.25
1893....		191,080.99	2,208.69	3-8	828.26
1894....		107,665.00	999.91	5-8	624.94
1895....		212,613.22	1,669.96	7-8	1,461.22

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1891....	Five years,.....	1,156,285.36	11,874.20	1-10	1,187.42
1892....		1,550,631.15	16,655.87	3-10	4,996.76
1893....		1,753,518.48	19,563.64	1-2	9,781.82
1894....		1,951,492.15	20,889.09	7-10	14,622.36
1895....		3,498,177.88	35,478.15	9-10	31,930.33
1890....	Six years,.....	.....	56.75	1-12	4.73
1891....		11,000.00	228.91	1-4	57.23
1892....		3,500.00	16.00	5-12	6.67
1893....		314,500.00	943.50	7-12	550.37
1894....		225,700.00	695.90	9-12	521.92
1895....		271,500.00	1,079.39	11-12	989.44
1889....	Seven years,....	6,000.00	189.50	1-14	13.53
1890....		3,000.00	15.00	3-14	3.21
1891....		16,750.00	167.50	5-14	59.82
1894....		5,000.00	50.00	11-14	39.29
1895....		2,500.00	35.94	13-14	33.37
1886....	Ten years,.....	2,000.00	30.00	1-20	1.50
1887....		7,600.00	167.80	3-20	25.17
1888....		4,000.00	90.00	5-20	22.50
1889....		27,375.00	173.75	7-20	60.81
1892....		2,500.00	60.00	13-20	39.00
1894....		6,000.00	36.00	17-20	30.60
1895....		11,600.00	66.00	19-20	62.70
Totals,		\$63,269,187.56	\$639,424.36	Av. 54.57	\$348,981.91
Perpetuals,		17,368,905.34	413,340.54	90 & 95 %	377,006.49

Losses paid since the Company organized,.....	\$3,765,262.54
Cash dividends paid stockholders,.....	1,801,215.00
Stock dividends declared,.....	200,000.00
Stock owned by directors at par value,.....	65,800.00
Losses incurred during the year,.....	230,963.60
Loaned to directors,	13,500.00
Loaned to stockholders,.....	Nothing.
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$2,094,171.49
Premiums received,.....	14,787.26
Losses paid,.....	6,545.92
Losses incurred,.....	5,773.82

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

ST. PAUL, MINN.

Commenced Business, May, 1865.

C. H. BIGELOW, *President.*A. W. PERRY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000.00
Whole amount of capital actually paid up in cash,.....	500,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,...	\$458,827.19
Loans on bonds and mortgage (first liens), not more than one year's interest due,.....	415,149.93
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$70,037.72 is in process of foreclosure,	93,750.00
Interest due and accrued on bond and mortgage loans,.....	Nothing.
Value of lands mortgaged,.....	\$719,732.00
Buildings (insured for \$428,575),.....	535,718.00
Total,.....	\$1,255,450.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
State of Georgia, 3½ p. c., 1920,..	\$25,000.00	\$28,750.00
COUNTY & MUNICIPAL BONDS—		
City of Fairbault, Minn., 4½ p. c., 1903,.....	25,000.00	25,000.00
City of Jordan, Minn., 1905,.....	33,000.00	33,000.00
Town of Vernon Center, Minn., 7 p. c., 1899,.....	3,000.00	3,000.00
Town of Jo Davies, Minn., 7 p. c., 1898,.....	5,500.00	5,500.00
Town of Elmore, Minn., 7 p. c., 1898,.....	6,500.00	6,500.00
Town of Garden City, Minn., 7 p. c., 1899,.....	500.00	500.00
Town of Winnebago City, Minn., 7 p. c., 1898,.....	10,000.00	10,000.00
Village of Winnebago City, Minn., 7 p. c., 1898,.....	5,000.00	5,000.00
Town of Pilot Grove, Minn., 7 p. c., 1898,.....	5,000.00	5,000.00
Town of Mazeppa, Minn., 7 p. c., 1897,.....	5,000.00	5,000.00

	Par Value.	Market Value.	
Town of Blue Earth City, Minn., 7 p. c., 1898,.....	36,000.00	36,000.00	
County of Pine, Minn., 10 p. c., 1896,.....	4,500.00	4,500.00	
County of Rock, Minn., 10 p. c., 1896,... ..	24,000.00	24,000.00	
County of Dawson, Mont., 8 p. c., 1904,.....	1,500.00	1,500.00	
County of Kidder, N. D., 6 p. c., 1911,.....	9,000.00	9,000.00	
Co. of Barnes & Cass, N. D., joint school dist., 8 p. c., 1904,.....	8,000.00	8,000.00	
Co. of Carver, Minn., school dist., 7 p. c., 1899,.....	3,500.00	3,500.00	
School Dist. 11, Big Stone Co., Minn., 6 p. c., 1900,.....	3,000.00	3,000.00	
Co. of Jerauld, S. D., school township, 8 p. c., 1900,.....	1,200.00	1,200.00	
Co., of Barnes & Cass, N. D., school dist., 8 p. c., 1911,.....	2,100.00	2,100.00	
BANK STOCKS—			
First National, St. Paul, Minn.,	32,000.00	76,800.00	
Merchants Nat'l, St. Paul, Minn.,	50,000.00	95,000.00	
Second Nat'l, St. Paul, Minn.,..	5,000.00	13,400.00	
Bank of Minn., St. Paul, Minn.,	13,000.00	16,900.00	
St. Paul Nat'l, St. Paul, Minn.,	33,200.00	29,880.00	
First Nat'l, Alexandria, Minn.,	4,500.00	5,850.00	
Flour City Nat'l, Minneapolis, Minn.,.....	6,000.00	6,000.00	
St. Paul Trust Co., St. Paul, Minn.,	5,000.00	3,750.00	
First Nat'l, St. Peter, Minn.,....	3,000.00	4,050.00	
First Nat'l, Stillwater, Minn.,....	5,000.00	7,250.00	
Northwestern Nat'l, Minneapolis, Minn.,.....	4,500.00	6,750.00	
First Nat'l, Minneapolis, Minn.,	12,500.00	12,500.00	
American Exchange, Duluth, Minn.,.....	6,000.00	10,500.00	
First Nat'l, Duluth, Minn.,.....	10,000.00	12,500.00	
Northwestern Nat'l, Superior, Wis.,.....	5,000.00	5,000.00	
MISCELLANEOUS—			
West Publishing Co. stock,.....	2,500.00	3,750.00	
Pioneer Press Co. pfd. stock,...	2,000.00	1,500.00	
C., St. P., M. & O. R. R. cons. 1st mort. bds., 6 p. c., 1930-50,	50,000.00	62,000.00	
C. A. Nelson Lumber Co., Minn., bds., 6 p. c., 1898-1910,.....	10,000.00	10,000.00	
North Am. Tel. Co. stk.,.....	10,000.00	10,000.00	
Totals,	\$485,500.00	\$613,430.00	613,430.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Merchants Nat. Bank stk., St. Paul, Minn.,	\$10,000	\$19,000	\$13,000.00	
Bank of Minnesota stk., St. Paul, Minn.,	6,500	8,450	4,900.00	
Savings Bank stk., St. Paul, Minn.,	47,100	65,940	60,600.00	
Minnesota Land and Invest- ment Co. stk.,	5,400	16,200	11,000.00	
Minneapolis Union Elevator Co. stk., Minneapolis, Minn.,...	7,700	10,010	8,500.00	
Farwell, Ozmun, Kirk & Co. stk., St. Paul, Minn. (incor.),	29,500	32,450	19,700.00	
Lake Sup. Elevator Co. stk., Duluth, Minn., and deed of valuable real est. in St. Paul,	10,000	15,800	7,500.00	
North Amer. Telegraph Co., Minneapolis, Minn., stk.,...	30,000	30,000	24,000.00	
First National Bank stk., Little Falls, Minn.,	5,000	7,500	5,000.00	
Strong-Hackett Hardware Co. stk., St. Paul, Minn. (incor.),	7,000	7,000	2,500.00	
Rutland Co. National Bank stk., Rutland, Vt.,	7,500	10,500	7,500.00	
First National Bank of Pem- bina, N. D., stk.,	6,500	7,150	5,500.00	
St. Paul Title Insurance & Trust Co. stk., St. Paul, Minn.,...	3,000	3,000	2,400.00	
Pioneer Press Co. preferred stk., St. Paul, Minn.,	6,200	4,650	3,200.00	
Little Falls, Minn., Electric and Water Co.,	35,000	31,500	25,000.00	
Little Falls, Minn., Water Power Co.,	22,500	22,500	11,606.03	
Spring Valley Coal Co. stk., St. Paul, Minn.,	50,000	37,500	36,000.00	
St. Paul Foundry Co. stk., St. Paul, Minn.,	25,000	25,000		
St. Paul National Bank stk., St. Paul, Minn.,	500	450	1,600.00	
West Side Bank stk., St. Paul, Minn.,	1,000	1,000		
Germania Bank stk., St. Paul, Minn.,	1,000	1,000		
Totals,	\$316,400	\$356,600	\$249,506.73	249,506.03

Cash in Company's principal office,.....	\$10,887 57
Cash in bank,.....	105,435.34
Interest due and accrued on stocks,.....	Nothing.
Interest due and accrued on collateral loans,.....	Nothing.
Gross premiums in due course of collection,.....	190,110.37
Bills receivable taken for premiums,.....	27,863.01
Rents due and accrued,.....	Nothing.
Amount of installment notes held and owned by the Company,	Nothing.
Assets of the Company at their actual value,.....	<u>\$2,164,959.49</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$32,558.38	
Losses reported and unadjusted,.....	78,017.22	
Losses resisted,.....	13,333.50	
Gross amount of unpaid losses,.....	<u>\$123,909.10</u>	
Deduct reinsurance,.....	4,856.98	
Net amount of unpaid losses,.....		<u>\$119,052.12</u>
Unearned premiums on risks, one year or less, ..	\$358,597.08	
Unearned premiums on risks more than one year,	467,982.24	
Unearned premiums on inland navigation risks,	<u>59,354.32</u>	
Unearned premiums as computed above,		885,933.64
Commissions and brokerage,		28,516.55
Special deposit in Georgia in excess of present liabilities therein,.....		<u>12,038.18</u>
Total liabilities, except capital and surplus,.....		<u>\$1,045,540.49</u>
Capital stock,.....		500,000.00
Surplus beyond all liabilities,.....		619,418.95
Amount of unearned premiums represented by installment notes,.....	Nothing.	
Total liabilities, including capital and surplus,		<u>\$2,164,959.44</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$1,347,758.92	\$221,877.45	
Deduct reinsurance, rebate, abate- ments, and return premiums,	225,934.31	27,893.50	
Actual cash premiums, ...	<u>\$1,121,824.61</u>	<u>\$193,983.95</u>	<u>\$1,315,808.56</u>
Bills and notes received during the year for premiums, remaining unpaid,.....	Nothing.	Nothing.	
Interest on mortgages of real estate,			38,412.49
Interest on loans and bonds, and dividends on stocks,.....			67,157.75
Rents,.....			<u>8,492.53</u>
Actual cash income,.....			<u>\$1,429,871.33</u>

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$165,792.52 occurring in pre- vious years),.....	\$681,559.53	\$173,792.79	
Deduct salvage and reinsurance,..	28,969.50	25,517.34	
Net amount paid for losses,	\$652,590.03	\$148,275.45	\$800,865.48
Cash dividends,.....			50,000.00
Commissions and brokerage,.....			283,307.33
Salaries and fees,.....			63,553.43
Taxes,			27,581.61
All other payments,.....			82,076.43
Actual cash expenditure,.....			\$1,307,384.28

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....	\$124,536,919	\$1,674,258.62
Written or renewed during the year,.....	91,698,308	1,375,145.53
Totals,	\$216,235,227	\$3,049,404.15
Deduct those expired and marked off,	85,525,079	1,301,612.50
In force at the end of the year,.....	\$130,710,148	\$1,747,791.65
Deduct amount reinsured,.....	5,228,040	70,553.72
Net amount in force,.....	\$125,482,108	\$1,677,237.93

	Marine and Inland.	Premiums.
In force at the end of the year,.....	\$3,499,065	\$118,708.64

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,.	\$51,564,567	\$717,194.17	1-2	\$358,597.08
1894....	Two years,.....	79,698	710.89	1-4	177.72
1895....		227,811	2,638.35	3-4	2,016.27
1893....	Three years,.....	12,135,178	139,942.81	1-6	23,323.80
1894....		12,814,525	157,366.07	1-2	78,683.03
1895....		16,178,977	194,802.35	5-6	162,335.30
1892....	Four years,.....	93,649	799.28	1-8	99.91
1893....		69,073	733.61	3-8	275.10
1894....		82,908	824.67	5-8	515.40
1895....		50,200	572.51	7-8	500.95
1891....	Five years,.....	7,844,944	105,106.65	1-10	10,510.66
1892....		9,670,591	130,136.29	3-10	39,040.86
1893....		7,071,354	103,512.00	1-2	51,756.00
1894....		3,685,829	59,081.02	7-10	41,356.70
1895....		3,922,804	63,767.26	9-10	57,390.54
Totals,.....		\$125,482,108	\$1,677,237.93	....	\$826,579.32

Premiums received since the organization of the Company,...	\$19,741,523.38
Losses paid since the Company organized,.....	12,568,549.71
Cash dividends paid to stockholders,.....	1,246,694.47
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	180,300.00
Losses incurred during the year (fire, \$611,799.26 ; marine and inland, \$148,719.28),.....	760,518.54
Loaned to officers and directors,.....	112,606.00
Loaned to stockholders not officers,.....	5,000.00
Largest amount written on any one risk,.....	10,000.00

Special deposit elsewhere for the exclusive protection of
policy-holders there :

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,.....	\$28,750.00	\$16,711.82	\$12,038.18

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$912,823.00
Premiums received,.....	7,626.55
Losses paid,.....	1,803.51
Losses incurred,.....	3,023.67

UNION INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, July 1803.

CHARLES S. HOLLINSHEAD, *President.*

EDGAR R. DANIELS, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000.00
Whole amount of capital actually paid up in cash,.....	200,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,..	\$160,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	9,900.00
Interest due on bond and mortgage loans,.....	97.50

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 5 p.c. coup., 1904,	\$10,000.00	\$11,350.00
RAILROAD BONDS—		
Baltimore & Ohio, Parkersburg Branch, 6 p.c., 1911,.....	25,000.00	29,750.00
Steubenville & Ind. 5 p.c., reg., 1914,.....	15,000.00	16,650.00
Philadelphia & Reading, cons. sterling 6 p.c., 1911,.....	25,000.00	29,000.00
Philadelphia & Reading, general mort., 4 p.c., 1958,.....	4,000.00	3,020.00
Philadelphia & Reading, 3d pref. income mort., 5 p.c., 1958,....	5,000.00	300.00
Philadelphia & Reading, 50-year gold 5 p.c. reg., 1941, term'ls,	10,000.00	10,550.00
Philadelphia & Reading, Receiv- ers' certificates, 6 p.c.,.....	12,329.00	12,760.52
N. York Car Trust, series "C," 6 p.c. reg.,.....	20,000.00	20,000.00
Shamokin, Sunbury & Lewisb'g, 5 p.c. coupon, 1912,.....	4,000.00	4,120.00
Perkiomen, 1st ser. mort., 5 p.c. coupon, 1918,.....	13,000.00	13,130.00
Sunbury & Lewistown, 1st mort., 7 p.c., 1896,.....	7,000.00	7,280.00
Lehigh Val., 6 p.c. annu'y, reg.,	10,000.00	12,650.00
North Penn., 6 p.c. regular, 1905,	2,000.00	2,280.00
Hestonville, Mantu. & Fairmount Pass., 5 p.c. cons. m., g., 1924,	20,000.00	22,200.00
Peoples Pass. Ry. Co., 1st mort., 5 p.c., 1911,.....	6,000.00	6,510.00
Peoples Pass. Ry. Co., cons. m., 5 p.c., 1912,..	5,000.00	5,425.00
Lehigh Coal & Nav. Co. Collat'l Trust, 4½ p.c., gold, 1905,....	10,000.00	10,350.00
Cin., Dayton & Ironton, 1st m., 5 p.c., gold, 1941,.....	5,000.00	5,350.00
Terminal R.R. Asso. of St. Louis, 1st cons. mort., 5 p.c., 1944,...	5,000.00	5,150.00
Atlantic City, 5 p.c., g. m., 1919,	6,000.00	6,180.00
Union Traction Co., 4 p.c. reg. bonds, trust certificates, 1945,.	5,000.00	3,425.00
RAILROAD STOCKS—		
Little Schuylkill,.....	5,000.00	6,425.00
Pennsylvania,.....	10,000.00	10,400.00
North Pennsylvania,.....	6,800.00	11,424.00
Delaware,.....	1,200.00	1,488.00
Philadelphia Traction Co.,.....	5,000.00	6,525.00

	Par Value.	Market Value.	
Thirteenth and Fifteenth Streets			
Pass. Ry. Co.,.....	5,000.00	22,750.00	
BANK STOCKS—			
Philadelphia National,.....	6,800.00	12,784.00	
Farm. & Mech. National,.....	8,800.00	9,680.00	
MISCELLANEOUS—			
Ch. & D. Can. 5 p.c. r. bds., 1916,	15,000.00	7,800.00	
Am. S. S. Co. 6 p.c. cou. bonds,	6,000.00	6,150.00	
Sus. Coal Co. 6 p.c. cou. bds., 1911,	10,000.00	11,850.00	
Hunt. & B'd Top Car Trust 6th			
series 5 p.c. cou. bds., 1896,...	5,000.00	5,000.00	
Hunt. & B'd Top Car Trust 10th			
series 5 p.c. cou. bds., 1901,...	2,000.00	2,000.00	
Hunt. & B'd Top Car Trust 11th			
series 5 p.c. cou. bds., 1897,...	3,000.00	3,000.00	
Delaware Insurance Co. stock,...	2,200.00	2,112.00	
Totals,	\$316,129.00	\$356,818.52	356,818.52

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Corn Exchange Nat'l B'k stk.,...	\$1,250	\$2,000.00	\$1,500	
Commonwealth Title Ins. &				
Trust Co. stock,.....	700	959.00	5,000	
United N. J. R. R. & Canal Co.				
reg. 4 p.c. g. gen. m. bonds,...	5,000	5,550.00		
Missouri, K. & T. 1st mort.				
4 p. c. bds.,.....	2,000	1,660	1,000	
Commonwealth Title Ins. &				
Trust Co. stock,....	1,100	1,507	5,000	
Penn. Fire Ins. Co. stock,....	1,000	3,150		
American Fire Ins. Co. stock,	500	535		
Reliance Ins. Co. stock,.....	150	165		
Penn. R. R. Co. stock,.....	100	104		
Phila. & Read. R. R. Co, 3 pfd.				
5 p. c. mortgage bonds,....	1,000	60		
Phila. & Read. R. R. Co. 4 p. c.				
gen. mort. bonds,.....	1,000	755		
Totals,.....	\$13,800	\$16,445	\$12,500	12,500.00

Cash in Company's principal office,.....	3,583.30
Cash in bank,.....	22,937.76
Interest due and accrued on stocks,.....	1,233.34
Interest due and accrued on collateral loans,.....	37.70
Bills receivable, not matured, taken for premiums,.....	1,000.00
Gross premiums in due course of collection,.....	58,709.63
Rents due and accrued,.....	451.87
Reinsurance due,.....	Nothing.
Deposit reclaimable on perpetual insurance on Company's	
building,.....	742.50
Gross assets of the Company,.....	\$628,011.92

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$9,357.97	
Losses reported and unadjusted,.....	24,232.43	
Losses resisted,.....	2,525.00	
Gross amount of unpaid losses,.....	\$36,115.40	
Deduct reinsurance,.....	115.66	
Net amount of unpaid losses,.....		\$35,999.74
Unearned premiums on risks, one year or less,..	\$131,267.50	
Unearned premiums on risks, more than one year,	84,211.38	
Unearned premiums as computed above,.....		215,478.88
Reclaimable on perpetual policies,.....		34,019.36
Commissions and brokerage,.....		12,417.97
Cash dividends paid to stockholders remaining unpaid,.....		1,399.97
Reinsurance,.....		Nothing.
All other demands,.....		32.21
Special deposits in other States in excess of present liabilities therein,.....		Nothing.
Total liabilities, except capital, and surplus,.....		\$299,348.13
Capital stock,.....		200,000.00
Surplus beyond all liabilities,		*128,663.79
Total liabilities, including capital and surplus,.....		\$628,011.92

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$398,552.89	
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	62,530.36	
Actual cash premiums,.....		\$336,022.53
Notes received for premiums unpaid,.....	\$1,000.00	
Interest on mortgages of real estate,.....		495.00
Interest on loans and bonds, and dividends on stocks,.....		16,565.97
Rents,.....		5,739.22
Deposit premiums received from perpetual risks,	1,108.58	
Actual cash income,.....		\$358,822.72

V. EXPENDITURE DURING THE YEAR.

Amount paid for fire losses (including \$24,137.20 occurring in previous years),.....	\$148,452.99	
Amount paid for marine losses,.....	34.50	
Total,.....	\$148,452.99	
Deduct salvage and reinsurance, fire,	\$2,357.33	
Marine,.....	35,960.40	38,317.73
Total,	\$38,317.73	\$110,100.00

*NOTE.—The Department deducts from above surplus of,.... \$128,663.79
the following items, to wit:
Delaware Insurance Co., stock owned,..... 2,112.00
Surplus as made by the Department,..... \$126,551.79

Net amount paid for losses,.....	\$110,100.66
Cash dividends,.....	6,244.20
Commissions and brokerage,.....	62,619.46
Salaries and fees,.....	30,836.66
Taxes,.....	9,130.76
All other payments,.....	30,934.44
Actual cash expenditure,.....	\$249,866.18

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$35,244,207	\$396,014.55
Written or renewed during the year,.....	38,090,775	396,436.08
Totals,.....	\$73,334,982	\$792,450.63
Deduct those expired and marked off,.....	34,811,824	361,614.32
In force at the end of the year,.....	\$38,523,158	\$430,836.31
Deduct amount reinsured,.....	854,661	9,257.86
Net amount in force,.....	\$37,668,497	\$421,578.45

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$23,059,699	\$262,535.01	1-2	\$131,267.50
1894....	Two years,.....	41,201	513.98	1-4	128.49
1895....		99,994	1,078.77	3-4	808.98
1893....	Three years, ..	2,636,318	29,951.79	1-6	4,991.96
1894....		2,662,930	29,978.54	1-2	14,989.27
1895....		4,180,118	45,965.54	5-6	38,304.61
1892....	Four years,.....	46,900	471.80	1-8	58.97
1893....		20,900	161.95	3-8	60.73
1894....		40,675	405.56	5-8	253.47
1895....		77,135	795.94	7-8	696.45
1891....	Five years,.....	1,050,943	10,797.08	1-10	1,079.70
1892....		1,091,516	12,195.93	3-10	3,658.78
1893....		918,618	8,826.47	1-2	4,413.24
1894....		679,423	6,716.74	7-10	4,701.72
1895....		1,062,128	11,183.35	9-10	10,065.01
Various,	Perpetual,.....	1,273,028	37,799.29	90-100	34,019.36
Totals,.....		\$38,941,525	\$459,377.74	.....	\$249,498.24

Premiums received since the organization of the Company,....	\$23,679,778.00
Losses paid since the Company organized,	16,907,406.00
Cash dividends declared,	1,882,221.00
Stock dividends declared,.....	15,000.00
Stock owned by the directors at par value,.....	25,080.00
Losses incurred during the year,.....	145,859.07
Loaned to officers and directors,.....	12,500.00
Loaned to stockholders not-officers,.....	Nothing.
Largest amount written on any one risk,.....	12,500.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,039,759.00
Premiums received,.....	9,310.91
Losses paid,.....	2,285.31
Losses incurred,.....	2,949.85

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, April, 1861.

ROBERT B. BEATH, *President.*DENNIS J. SWEENEY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$300,000.00
Whole amount of capital actually paid up in cash,.....	300,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$138,350.00
Loans on bond and mortgage and ground rents (first liens), not more than one year's interest due,.....	672,294.94
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$8,659 is in process of fore- closure),.....	8,659.00
Interest due and accrued on bond and mortgage loans,.....	14,164.53
Value of property mortgaged,.....	\$1,412,875.00
Buildings (insured for \$486,366),.....	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
City of Woonsocket, Dak., 7 p.c.,	\$6,000.00	\$6,000.00
RAILROAD BONDS—		
Northern Central con. gen. m., Series C, 6 p. c., 1904.....	10,000.00	11,700.00
C. & W. Ind., gen. m., 6 p. c., 1932,.....	10,000.00	11,900.00
Zanesville & Ohio, 6 p. c.,.....	10,000.00	1,500.00
Jack., T. & Key West, 6 p. c., 1914,.....	10,000.00	7,000.00
Toledo B't Line, 5 p. c., 1900- 1901,.....	10,000.00	10,000.00
McKeesp't & Belle Vernon, 6 p.c.,	10,000.00	12,500.00
Atlantic City, 5 p. c., 1919.....	20,000.00	20,600.00

	Par Value.	Market Value.	
Lehigh Valley, 4½ p. c., 1914,....	20,000.00	20,400.00	
Phila. & Read., imp., 6 p.c., 1897,	10,000.00	10,400.00	
P. & N.Y. C. & R.R., 4 p.c., 1939,	20,000.00	19,000.00	
Evansville & Terre Haute 1st			
gen. m., gold, 5 p. c., 1942,....	10,000.00	8,000.00	
C. & C. M., 4½ p. c., 1939,.....	8,000.00	6,000.00	
People's Passenger, 4 p. c., gold,			
stock certificates, 1943,.....	15,000.00	13,950.00	
P. & B. loan ctf's, 4½ p. c., 1911,.	10,000.00	10,000.00	
Newark Passenger Co. con. m.,			
5 p. c., gold, 1930,.....	10,000.00	10,500.00	
Philadelphia Traction Co. col.			
trust, 4 p. c., 1917,	10,000.00	10,200.00	
Second Ave. Tract'n Co. of Pitts-			
burgh, 1st m., 5 p. c., g., 1934,	15,000.00	15,450.00	
Pittsburgh, Cin. & St. Louis, 7			
p. c., 1900,.....	10,000.00	11,600.00	
RAILROAD STOCKS —			
Continental Pass.,.....	20,000.00	25,800.00	
Union Passenger,.....	9,950.00	40,795.00	
Electric & People's Traction 4 p.			
c., gold certificates, 1945,....	15,200.00	11,096.00	
Union Traction Co. of Philadel-			
phia, 154 shares (\$5.00 paid),..	770.00	1,694.00	
MISCELLANEOUS —			
Car Trust of N. Y., No. 2, ser. F,	4,000.00	3,800.00	
Car Trust of N. Y., No. 3, ser. G,	12,000.00	11,400.00	
Mort., Tr. Co. of Penn., 5 p. c.,.	10,000.00	10,000.00	
R. E. Title Ins. & Trust Co.,			
Phila., 4½ p. c., bonds,.....	20,000.00	20,000.00	
Totals,	\$315,920.00	\$341,285.00	341,285.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
13th & 15th Sts. Pass. Ry. Co,			} \$9,000
stock,.....	\$2,500	\$11,375.00	
Bucks Co. (Pa.) Trust Co.,....	2,000	2,500.00	
New Hope Del. Bridge Co.,..	1,200	1,500.00	
Title Guar. and T. Co., N. Y.,	1,000	1,600.00	} 5,000
Real Estate, Title Insurance,			
and Trust Co.,.....	5,000	6,075.00	
Record Pub. Co., Phila.,....	10,000	12,000.00	} 15,000
Chestnut Street Nat. Bank,...	10,000	11,000.00	
Metrop. Tract. Co., N. Y.,....	20,000	20,000.00	} 50,000
Baltimore Traction Co.,.....	5,000	3,400.00	
Consolidated Tract. Co., N. J.,	10,000	4,400.00	
United Gas Im. Co., Phila.,...	10,000	16,200.00	
Phila. Traction Co., Phila.,....	10,000	13,000.00	
Duquesne Traction Co.,.....	5,000	3,400.00	
Totals,	\$91,700	\$106,450.00	\$79,000
			79,000.00

Cash in Company's principal office,.....	\$3,864.94
Cash in bank,.....	64,287.76
Interest due and accrued on stocks,.....	Nothing.
Interest due and accrued on collateral loans,.....	1,073.74
Gross premiums in due course of collection,.....	38,259.12
Bills receivable, not matured, taken for premiums,.....	570.00
Rents due and accrued,	94.66
All other property,.....	6,820.93
Assets of the Company at their actual value,.....	\$1,368,629.96

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$3,161.59
Losses reported and unadjusted,.....	18,703.12
Losses resisted,.....	7,270.47
Gross amount of unpaid losses,.....	\$34,135.18
Unearned premiums on risks, one year or less,..	\$109,196.22
Unearned premiums on risks more than one year,.....	82,399.78
Unearned premiums as computed above,.....	191,596.00
Reclaimable on perpetual policies,.....	667,596.11
Commissions and brokerage,.....	6,711.69
Due for salaries, rent, advertising, etc.,.....	577.50
Taxes,.....	3,872.78
Return premiums,.....	2,992.38
Reinsurance,.....	2,057.37
Special deposits in other States in excess of present liabilities therein,.....	Nothing.
Total liabilities, except capital and surplus,.....	\$909,539.01
Capital stock,.....	300,000.00
Surplus beyond all liabilities,.....	159,090.95
Total liabilities, including capital and surplus,.....	\$1,368,629.96

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$365,365.53
Deduct reinsurance, rebate, abatement, and return premiums,.....	74,899.69
Actual cash premiums,.....	\$290,465.84
Interest on mortgages of real estate and ground rents,.....	34,681.09
Interest on loans and bonds, and dividends on stocks,.....	22,304.48
Transfers,.....	228.54
Deposit premiums received for perpetual risks,..	\$34,229.53
Actual cash income,.....	\$347,679.95

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$28,604.93 occurring in previous years),.....	\$167,943.45
Cash dividends,.....	27,000.00
Commissions and brokerage,.....	57,484.03
Salaries and fees,.....	20,223.14
Taxes,.....	7,807.62
All other payments,.....	23,254.40
Deposit premiums returned during the year,....	\$16,188.24
Actual cash expenditure,.....	\$303,712.64

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$35,414,462	\$419,584.40
Written or renewed during the year,.....	30,714,577	346,695.31
Totals,.....	\$66,129,039	\$766,279.71
Deduct those expired and marked off,.....	29,036,064	345,709.24
In force at the end of the year,.....	\$37,092,975	\$420,570.47
Deduct amount reinsured,.....	4,095,490	52,439.30
Net amount in force,.....	\$32,997,485	\$368,131.17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less, .	\$18,731,494	\$218,392.43	1-2	\$109,196.22
1894....	Two years,....	71,450	672.98	1-4	168.24
1895....		122,490	1,220.18	3-4	915.10
1893....		1,744,761	17,461.82	1-6	2,910.30
1894....	Three years,.....	1,905,494	19,240.35	1-2	9,620.18
1895....		2,380,054	25,697.17	5-6	21,414.31
1892....		21,000	232.92	1-8	29.12
1893....	Four years,.....	8,590	80.95	3-8	30.36
1894....		24,033	432.50	5-8	270.31
1895....		77,604	638.29	7-8	558.50
1891....	Five years,.....	1,128,836	11,836.42	1-10	1,183.64
1892....		1,383,956	13,945.29	3-10	4,183.57
1893....		1,295,295	14,527.07	1-2	7,263.54
1894....		1,518,917	16,685.84	7-10	11,680.07
1895....		1,911,411	19,998.01	9-10	17,998.21
	Various,.....	672,100	7,068.99	Various	4,174.33
	Perpetual,.....	32,381,903	738,162.27	90 & 95%	667,596.11
Totals,.....		\$65,379,388	\$1,106,293.44	....	\$859,192.11

Premiums received since the organization of the Company...	\$3,790,894.37
Losses paid since the organization of the Company,.....	2,312,569.32
Cash dividends paid to stockholders,.....	333,506.10
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	88,310.00
Losses incurred during the year,.....	169,039.42
Loaned to stockholders not officers,.....	17,500.00
Loaned to officers and directors,.....	19,500.00
Largest amount written on any one risk,.....	10,000.00

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$615,333.00
Premiums received,.....	5,825.33
Losses paid,.....	5,821.62
Losses incurred,.....	3,990.64

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1824.

W. WILSON UNDERHILL, *President.*WALTER H. GRIFFEN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$250,000.00
Whole amount of capital actually paid up in cash,.....	250,000.00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due,.....	\$312,500.00
Interest due and accrued on bond and mortgage loans,.....	1,303.51
Value of lands mortgaged,.....	\$361,500.00
Buildings (insured for \$359,200),.....	300,000.00
Total,.....	\$651,500.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS —			
United States 4 p. c., reg.,.....	\$137,000.00	\$150,700.00	
United States 6 p. c., reg.,.....	50,000.00	50,250.00	
RAILROAD STOCKS —			
Rensselaer & Saratoga,.....	17,800.00	32,040.00	
N. Y. C. & Hudson River,.....	15,000.00	14,700.00	
Totals,	\$219,800.00	\$247,690.00	247,690.00

Cash in Company's principal office,.....	6,588.69
Cash in bank,.....	40,248.51
Interest due and accrued on stocks,.....	1,932.00
Gross premiums in due course of collection,.....	57,240.62
Reinsurance due,.....	201.12
Assets of the Company at their actual value,.....	\$667,704.45

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$23,054.88
Losses reported and unadjusted,.....	30,757.63
Losses resisted,.....	7,550.00
Gross amount of unpaid losses,....	\$61,362.51
Deduct reinsurance,.....	3,264.92
Net amount of unpaid losses,.....	\$58,097.59
Unearned premiums on risks, one year or less,.	\$118,417.01
Unearned premiums on risks, more than one year,.....	118,931.65
Unearned premiums on inland navigation risks,	9,155.33
Unearned premiums as computed above,	246,503.99
Commissions and brokerage,.....	12,341.70
Return premiums,.....	7,266.56
Due for salaries, rent, advertising, etc.,.....	1,773.01
Reinsurance,.....	200.00
Special deposits in Virginia in excess of present liabilities therein,.....	6,889.36
Total liabilities, except capital and special funds,....	\$333,072.21
Capital stock,.....	250,000.00
Special reserve fund of stockholders, less impairment,.....	84,632.24
Guaranty surplus fund,.....	Nothing.
Total liabilities, including capital and special funds,.	\$667,704.45

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$413,453.35	\$24,433.47	
Deduct reinsurance, rebate, abate- ment, and return premiums,.	97,247.16	2,905.62	
Actual cash premiums,...	\$316,206.19	\$21,527.85	\$337,734.04
Interest on mortgages of real estate,.....			20,542.26
Interest on loans and bonds, and dividends on stocks,.....			4,382.25
All other sources,.....			Nothing.
Actual cash income,.....			\$362,658.55

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amount paid for losses (including \$37,714.94 occurring in previous years),.....	\$197,939.09	\$10,397.60
Deduct salvage and reinsurance,..	26,311.40	Nothing.
Net amount paid for losses, \$171,627.69	\$171,627.69	\$10,397.60
Cash dividends,.....		15,000.00
Commissions and brokerage,.....		82,583 74
Salaries and fees,.....		25,094.21
Taxes,.....		6,940.97
Rents,.....		7,000.00
All other payments,.....		20,628.68
Actual cash expenditures,.....		\$339,272.89

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$51,839,777	\$545,592.29
Written or renewed during the year,.....	35,942,439	412,520.33
Totals,	\$87,782,216	\$958,112 62
Deduct those expired and marked off,	38,084,473	442,931.29
In force at the end of the year,	\$49,697,743	\$515,181.33
Deduct amount reinsured,.....	3,791,107	39,384.72
Net amount in force,	\$45,906,636	\$475,796.61

	Marine and Inland.	Premiums.
In force at the end of the year,.....	\$563,925.00	\$18,310.66

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$21,759,034	\$236,834.03	1-2	\$118,417.01
1894....	Two years,.....	114,990	1,231.45	1-4	307.86
1895....		28,467	219.63	3-4	164.73
1893....	Three years,.....	6,802,089	65,658.08	1-6	10,943.01
1894....		6,926,514	67,302.66	1-2	33,651.33
1895....		6,313,051	59,749.27	5-6	49,791.06
1892....	Four years,.....	70,940	764.47	1-8	95.56
1893....		89,200	744.49	3-8	279.18
1894....		45,782	417.03	5-8	260.78
1895....		27,950	249.68	7-8	218.47
1891....	Five years,.....	242,739	2,549.62	1-10	254.96
1892....		981,560	11,318.78	3-10	3,395.63
1893....		1,037,945	11,168 63	1-2	5,584.31
1894....		847,753	9,225.65	7-10	6,457.95
1895....		618,622	8,363.14	9-10	7,526.82
Totals,.....		\$45,906,636	\$475,796.61		\$237,348.66

Premiums received since the organization of the Company,...	\$5,776,016.00
Losses paid since the Company organized,.....	3,099,243.00
Cash dividends paid stockholders,....	1,831,590.00
Stock dividends declared,.....	Nothing.
Stock owned by the directors at par value,.....	48,225.00
Losses incurred during the year (fire, \$178,007.28; marine and inland, \$11,795.66),.....	189,802.94
Largest amount written on any one risk,.....	20,000.00

Special deposit in another State for the exclusive protection
of policy-holders there :

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Virginia,.....	\$13,200.00	\$6,310.64	\$6,889.36

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$1,307,669.00
Premiums received,.....	10,417.14
Losses paid,.....	4,600.82
Losses incurred,.....	8,687.67

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1870.

GEORGE R. CRAWFORD, *President.*

JOHN Q. UNDERHILL, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$300,000.00
Whole amount of capital actually paid up in cash,....	300,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,	\$207,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	464,600.00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$9,500.00 is in process of foreclos- ure),.....	9,500.00
Interest due and accrued on bonds and mortgage loans,.....	4,473.23
Value of lands mortgaged,.....	\$476,000.00
Buildings (insured for \$473,750),.....	482,000.00
Total,	\$1,058,000.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
U. S. 4 p. c. consols, 1907,.....	\$100,000.00	\$110,000.00
MUNICIPAL BONDS—		
Richmond, Va., city, 1907,.....	16,000.00	16,000.00
RAILROAD BONDS—		
New York, Lake Erie & West.,.	40,000.00	27,000.00
Chicago, Burlington & Quincy,.	20,000.00	17,500.00
St. Joseph & Grand Island,.....	40,000.00	22,000.00
Atchison, Topeka & Santa Fé,.	20,000.00	14,400.00
Chesapeake & Ohio,.....	20,000.00	21,200.00
New York, Ontario & Western,.	20,000.00	21,800.00
RAILROAD STOCKS—		
New York & Harlem,.....	60,000.00	156,000.00
Albany & Susquehanna,.....	40,000.00	68,000.00
Rensselaer & Saratoga,.....	50,000.00	90,000.00
N. Y., Lackawanna & Western,.	80,000.00	94,000.00
Long Island,.....	50,000.00	42,000.00
New York Central & Hudson,...	50,000.00	49,000.00
Rome, Watert'n & Ogdensburg,.	50,000.00	59,000.00
Delaware & Hudson Canal,.....	50,000.00	62,000.00
Manhattan,.....	20,000.00	20,500.00
MISCELLANEOUS—		
Consolidated Gas Co.'s stk.,.....	50,000.00	74,000.00
W. U. Tel. Company's bds., 1938,	20,000.00	21,500.00
W. U. Tel. Company's stk.,.....	20,000.00	17,000.00
Totals,	\$816,000.00	\$1,002,900.00

1,002,900.00

Cash in bank,	112,226.80
Gross premiums in due course of collection,.....	231,744.59
Bills receivable, not matured, taken for premiums,.....	Nothing.
Premiums unpaid (more than three months due), \$10,870.50	
Assets of the Company at their actual value,	\$2,032,444.62

\$2,032,444.62

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$25,319.89
Losses reported and unadjusted,.....	78,372.78
Losses resisted,.....	4,750.00
Gross amount of unpaid losses,.....	\$108,442.17
Deduct reinsurance,.....	750.00
Net amount of unpaid losses,	\$107,692.17
Unearned premiums on risks, one year or less,...	\$497,230.42
Unearned premiums on risks, more than one year,	605,081.06
Unearned premiums as computed above,.....	1,102,311.48

1,102,311.48

Commissions and brokerage,	48,260.23
Special deposits in other states in excess of present liabilities therein,.....	53,808.00
Total liabilities, except capital and surplus,.....	\$1,312,071.89
Capital stock,.....	300,000.00
Surplus beyond all liabilities,.....	420,372.73
Total liabilities, including capital and surplus,.....	\$2,032,444.62

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,621,881.88
Deduct reinsurance, rebate, abatements, and return premiums,.....	290,187.89
Actual cash premiums,	\$1,331,643.99
Notes for premiums, unpaid,.....	Nothing.
Interest on mortgages of real estate,.....	23,866.53
Interest on loans and bonds, and dividends on stock,.....	46,390.37
Rents,.....	893.96
Actual cash income,.....	\$1,402,794.85

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$140,960.75 occurring in previous years),.....	\$836,592.69
Deduct salvage and reinsurance,.....	50,825.66
Net amount paid for losses,.....	\$785,767.03
Cash dividends,.....	30,000.00
Commissions and brokerage,.....	273,272.86
Salaries and fees,.....	46,375.14
Taxes,.....	30,218.50
All other payments,	166,739.43
Actual cash expenditure,.....	\$1,332,372.96

VI. MISCELLANEOUS.

<i>Risks and Premiums.</i>		
	Fire.	Premiums.
In force on the 31st day of December of the preceding year,.....	\$199,692,178	\$2,215,563.85
Written or renewed during the year,.....	136,874,648	1,611,569.78
Totals,.....	\$336,566,826	\$3,827,133.63
Deduct those expired and marked off,.....	139,925,698	1,594,100.71
In force at the end of the year,.....	\$196,641,128	\$2,233,032.92
Deduct amount reinsured,	6,760,350	70,851.40
Net amount in force,.....	\$189,880,778	\$2,162,181.52

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$74,072.427	\$994,460.84	1-2	\$497,230.42
1894....	Two years,.....	841,004	7,545.65	1-4	1,886.41
1895....		792,592	7,382.80	3-4	5,537.10
1893....	Three years,.....	26,734,448	251,777.26	1-6	41,962.88
1894....		27,406,005	263,723.79	1-2	131,861.89
1895....		30,915,053	291,499.88	5-6	242,916.57
1892....	Four years,.....	248,985	1,897.48	1-8	237.18
1893....		482,539	3,668.75	3-8	1,375.79
1894....		458,325	3,945.06	5-8	2,465.66
1895....		505,783	4,163.33	7-8	3,642.92
1891....	Five years,.....	5,350,044	61,097.77	1-10	6,109.77
1892....		5,098,249	61,406.15	3-10	18,421.83
1893....		5,175,194	64,575.57	1-2	32,287.79
1894....		5,640,358	70,791.02	7-10	49,553.71
1895....		6,159,773	74,246.17	9-10	66,821.56

Totals,..... \$189,880,778 \$2,162,181.52 \$1,102,311.48

Premiums received since the organization of the Company,....	\$21,126,288.94
Losses paid since the Company organized,.....	11,781,494.29
Cash dividends paid stockholders,.....	708,000.00
Stock dividends declared,.....	100,000.00
Stock owned by directors at par value,.....	77,740.00
Loaned to officers and directors,.....	20,000.00
Loaned to stockholders not officers,.....	1,500.00
Losses incurred during the year,...	744,260.23
Largest amount written on any one risk,.....	20,000.00

Sepecial deposits elsewhere for the exclusive protection of policy-holders there:

State or Country.	Val. of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,.....	\$27,500.00	\$20,699.37	\$6,800.63
Virginia,.....	16,000.00	9,720.44	6,279.56
Oregon,.....	55,000.00	14,272.18	40,727.82
Totals,	\$98,500.00	\$44,691.99	\$53,808.01

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$2,714,502.00
Premiums received,.....	28,230.56
Losses paid,.....	9,704.52
Losses incurred,.....	9,370.08

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, March, 1853

MARSHALL S. DRIGGS, *President.*FREDERICK H. WAY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$250,000.00
Whole amount of capital actually paid up in cash,.....	250,000.00

II. ASSETS.

Value of real estate owned by the Company, unincumbered,.	\$629,000.00
Loans on bond and mortgage (first liens), not more than one year's interest due,.....	296,050.00
Interest due and accrued on bond and mortgage loans,.....	1,820.04
Value of lands mortgaged,.....	\$276,000.00
Buildings (insured for \$232,800),.....	237,500.00
Total,.....	\$513,500.00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
United States Reg. 5s, 1904,.....	\$23,000.00	\$25,760.00
STATE BONDS —		
Georgia 4½ p. c. coupon, 1915,...	25,000.00	28,500.00
MUNICIPAL BONDS —		
Richmond, Va., reg. 4 p. c., 1920,	13,500.00	13,500.00
RAILROAD STOCKS —		
Long Island Traction Co.,.....	225,000.00	38,250.00
Brooklyn City,.....	100,000.00	171,000.00
Dry Dock, East Broadway & Battery, New York,.....	20,000.00	34,000.00
BANK STOCKS —		
Long Island, Brooklyn,.....	10,000.00	10,000.00
First National, Brooklyn,.....	5,000.00	20,000.00
Kings County Trust Co.....	9,000.00	23,400.00
Brooklyn Trust Co.,.....	3,000.00	11,550.00
MISCELLANEOUS —		
Brooklyn Union Gas Co. stk.,...	25,000.00	18,750.00
Brooklyn Union Gas Co., Brook- lyn, 5 p. c., 1945, bds.,.....	9,000.00	9,450.00

	Par Value.	Market Value.	
Edison Elec. Ill. Co., Brooklyn, N. Y.,.....	10,000.00	10,300.00	
Consol. Gas Co., N. Y., stk.,....	10,000.00	14,800.00	
Union Ferry Co., Brook., stk.,..	67,000.00	45,560.00	
Brooklyn & N. Y. Ferry Co.,...	5,000.00	10,000.00	
Totals,.....	\$559,500.00	\$484,820.00	484,820.00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Title Guar. & Trust Co. stk.,..	\$4,000.00	\$10,800.00	\$5,000.00	
R. R. Co. stk.,.....	1,000.00	1,710.00	1,200.00	
Totals,.....	\$5,000.00	\$12,500.00	\$6,200.00	6,200.00

Cash in Company's principal office,.....	1,721.19
Cash in bank,.....	29,071.55
Interest due and accrued on stocks and bonds,.....	3,083.79
Interest due and accrued on collateral loans,.....	22.83
Gross premiums in due course of collection,.....	77,112.30
Rents due and accrued,.....	5,687.32
Reinsurance due,.....	2,046.95
Premiums unpaid (more than three months due),	\$1,809.36
Assets of the Company at their actual value,.....	\$1,536,635.97

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$16,452.04
Losses reported and unadjusted,.....	30,180.54
Losses resisted,.....	3,910.98
Gross amount of unpaid losses,.....	\$50,543.56
Deduct reinsurance,.....	260.62
Net amount of unpaid losses,...	\$50,282.94
Unearned premiums on risks, one year or less,	\$190,428.32
Unearned premiums on risks, more than one year,.....	316,532.98
Unearned premiums as computed above,.....	506,961.30
Commissions and brokerage,.....	13,520.17
Cash dividends to stockholders remaining unpaid,.....	1,600.00
Due and to become due for borrowed money,.....	Nothing.
Due and accrued for salaries, etc.,.....	283.33
Taxes,.....	4,442.82
Reinsurance,.....	575.03
Special deposits in other States in excess of present liabilities therein,.....	21,182.82
Total liabilities, except capital and special funds, and surplus,.....	\$598,848.41

Capital stock,.....	250,000.00
Special reserve fund of stockholders,.....	280,000.00
Guaranty surplus fund,.....	280,000.00
Surplus beyond all liabilities,.....	127,787.56
Total liabilities, including capital, special funds, and surplus,	\$1,536,635.97

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$648,605.40
Deduct reinsurance, rebate, abatement, and re- turn premiums,.....	72,323.55
Actual cash premiums,.....	\$576,281.85
Interest on mortgages of real estate,.....	14,490.85
Interest on loans and bonds, and dividends on stocks,.....	22,260.85
Rents,.....	15,073.98
Actual cash income,.....	\$628,107.53

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$54,286.14 occurring in previous years),...	\$284,495.50
Deduct salvage and reinsurance,.....	25,854.68
Net amount paid for losses,.....	\$258,640.82
Cash dividends,.....	49,250.00
Commissions and brokerage,.....	136,606.86
Salaries and fees,.....	63,557.74
Taxes,.....	6,028.29
All other payments,.....	35,393.43
Actual cash expenditure,	\$549,477.14

VI. MISCELLANEOUS.

<i>Risks and Premiums.</i>		Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year,.....		\$120,944,787	\$1,012,570.48
Written or renewed during the year,.....		75,667,693	666,766.42
Totals,		\$196,612,480	\$1,679,336.90
Deduct those expired and marked off,.....		72,565,542	642,596.64
In force at the end of the year,.....		\$124,046,938	\$1,036,740.26
Deduct amount reinsured,.....		4,236,710	33,571.32
Net amount in force,.....		\$119,810,228	\$1,003,168.94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1895....	One year or less,	\$39,381,167	380,856.64	1-2	\$190,428.32
1894....	{ Two years,.....	227,963	1,978.72	1-4	494.68
1895....		123,835	864.05	3-4	648.04
1893....		21,180,506	146,134.05	1-6	24,355.68
1894....	{ Three years,....	22,350,708	157,611.75	1-2	78,805.88
1895....		22,428,977	167,519.36	5-6	139,599.47
1892....		212,866	1,799.11	1-8	224.89
1893....	{ Four years,.....	269,480	2,282.35	3-8	855.88
1894....		295,050	2,493.41	5-8	1,558.38
1895....		287,617	2,453.76	7-8	2,147.04
1891....	{ Five years,.....	2,578,670	27,768.24	1-10	2,776.82
1892....		3,016,355	31,726.98	3-10	9,518.09
1893....		2,780,195	28,503.52	1-2	14,251.76
1894....		2,233,570	23,814.67	7-10	16,670.27
1895....		2,443,269	27,362.33	9-10	24,636.10
Totals,			\$119,810,228	\$1,003,168.94		$506,961.30

Premiums received since the organization of the Company,...	\$14,889,628.14
Losses paid since the Company organized,.....	7,769,662.72
Cash dividends declared,.....	1,452,500.00
Stock dividends declared,.....	Nothing.
Stock owned by directors at par value,.....	46,750.00
Losses incurred during the year,.....	258,922.54
Loaned to officers and directors,.....	5,000.00
Loaned to stockholders not officers,.....	1,200.00
Largest amount written on any one risk,.....	25,000.00

Special deposit elsewhere for the exclusive protection of policy-holders there:--

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia,.....	\$28,500.00	\$18,458.96	\$10,041.04
Virginia,.....	13,500.00	2,358.22	11,141.78
Totals,	\$42,000.00	\$20,817.18	\$21,182.82

Business in Connecticut, 1895.

Fire risks taken (no inland),.....	\$2,840,794.00
Premiums received,.....	26,011.80
Losses paid,.....	7,729.83
Losses incurred,.....	7,734.83

